

Journeys  
start here.

Summer 2024



## CUjourney



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### A MESSAGE FROM OUR CEO

I am excited to share that we have initiated the development of our Bradford, PA branch. Situated at 1035 East Main Street in Bradford, this full-service branch is set to open in early 2025. We are eager to extend our services to our members in this new area and provide affordable financial products to support you on your financial journey. I encourage you to visit our website and follow our social media pages where we'll be sharing information and photos regarding the progress of our new branch.

Launching later this summer, we are introducing Adventure One Youth Checking Accounts! These accounts cater to our youth members, offering them a head start on financial literacy. Available to members aged 6-17 with a joint parent account holder, this youth checking account includes a debit card with parental monitoring controls. It also features a mobile app for assigning and paying for chores, rewarding good grades, assisting with parental loans, and aiding in budgeting.

Our upcoming summer events, such as Outdoor Family Movie Nights, Member Shred Day, and Member Appreciation Days, have been scheduled. Check out the dates and times in this edition of our CUJourney Newsletter. We're looking forward to seeing you at these events!

In this newsletter edition, you will also discover information on tech support scams, student loan options, and our 2024 Scholarship Winners. Congratulations to the scholarship recipients! We wish them all the best in their future educational endeavors!



Richard Yeager - CEO

### Student Loans:

*Invest in Your Future.*

Our Student Choice private lending solution features:

- Zero origination or prepayment fees.
- Lower interest rates.
- Simple one-time online application.
- Deferment of principal and interest while in school
- Flexible repayment terms.
- Convenient line of credit structure.



NMLS# 585840



## SCAMS & FRAUD

# All You Need to Know About Tech Support Scams

### How the scams play out:

In a tech support scam, a target may have an unresponsive computer with a message, get an email, text message, pop-up or even a phone call allegedly from a computer technician who works for a well-known company. The "rep" will offer to help with any computer issues they may (or may not) have. They'll direct the target to call a specific number or click on an embedded link, which will connect them to the "rep" who can supposedly help them. Once connected, the scammer will ask the victim to pay for the services before they're rendered using a wire, prepaid gift card or cryptocurrency. Once the payment is made, the scammer disappears.

We've also recently been made aware of support scams where the fraudster receives remote access to the victim's computer and asks the individual to log into their digital banking platform. These scammers then have access to digital banking credentials and account information.

### Red flags of technical support scams:

- You get an unsolicited message or phone call offering tech support for an issue you aren't having.
- Your computer may be unresponsive playing an alert audio with a phone number to call.
- You're required to pay for tech support by wire transfer, prepaid gift card or crypto. You're asked to finalize the reservation on a platform outside the actual one.
- A pop-up message appears claiming there's a security issue with your computer and directing you to call a specific number.

### What you need to know about tech support:

- Legitimate tech companies won't reach out to you by phone, email or text message to let you know your computer is having issues.
- Security pop-up warnings from authentic companies

won't ask you to call a number or click on a link.

- Legitimate companies won't demand that you pay for a service by wire transfer, prepaid gift card or crypto.
- Logos are easily spoofed and should never serve as proof of a message's true origin.

### Protect yourself – Be vigilant!

If you run into technical difficulties with your computer, directly reach out to a trusted company and be sure your security software is up to date. **Never** provide an unverified contact with access to your device or banking information.

### If you've been targeted

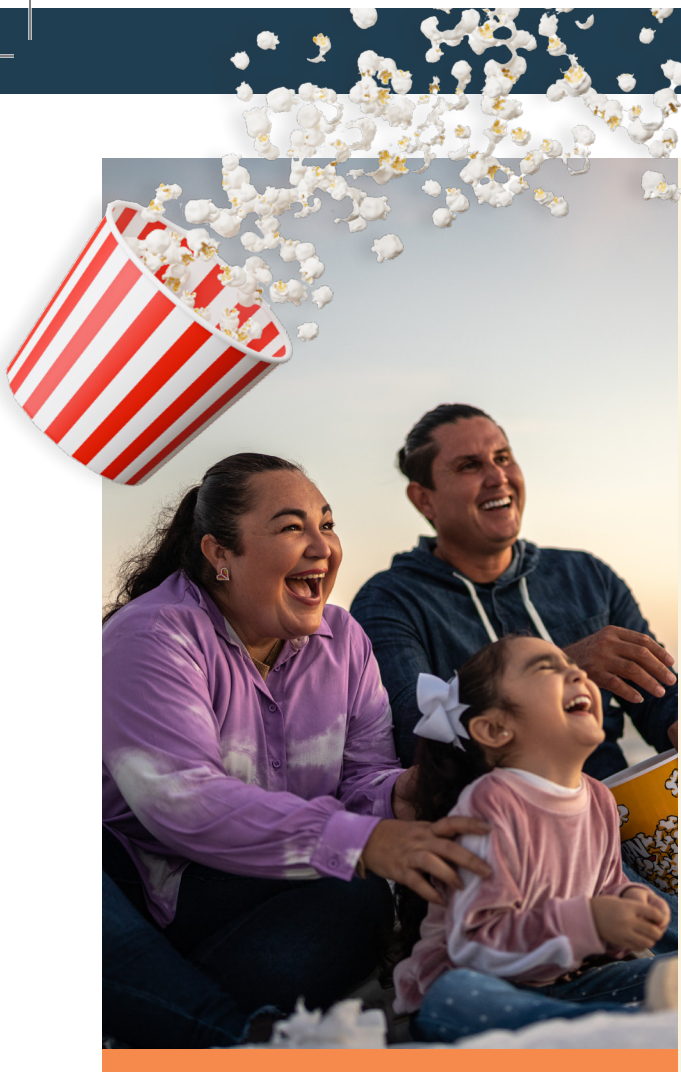
If you've given a scammer remote access to your computer, update your computer's security software, then run a scan and delete anything that's flagged as a problem. If you've shared your login credentials with a scammer, change all your passwords. If you've provided any credit card or banking information, contact the institution and relay the situation. **Report the scam to the FTC.**

# July Auto Loan Special! Enjoy our lowest rates of the year.

## MORE DETAILS COMING SOON!







JOIN US FOR

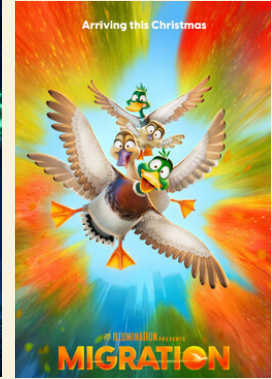
## Outdoor Family Movie Night!



JCC LAWN  
June 21, 2024  
9:00 PM



ALLEGANY  
FIREMEN'S PARK  
July 19, 2024  
9:00 PM



PORTVILLE  
PIONEER PARK  
August 9, 2024  
8:30 PM

JOIN US FOR

## Shred Day!

**Thursday, July 11th – 11am – 2pm**

Wayne Street Parking Lot  
Limit 5 boxes per member



JOIN US FOR

## Member Appreciation Days

**Free lunch will be served to members 11am – 3pm**

- Thursday, August 15th – Wayne Street
- Thursday, August 22nd – Clark Street
- Thursday, September 5th – Allegany
- Thursday, September 12th – Portville





Summer  
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## LOCATIONS & HOURS

### Main Branch

1201 Wayne St.  
Olean, NY 14760

#### LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

#### DRIVE THRU HOURS:

M – F Drive thru 9:00am – 5:30pm

Sat Drive thru 9:00am – 12:00pm

### North Clark St Branch

206 N Clark St.  
Olean, NY 14760

### Allegany Branch

180 W Main St.  
Olean, NY 14706

### Portville Branch

160 S Main St.  
Portville, NY 14770

#### LOBBY HOURS:

M & F 9:00am – 5:30pm

T – Th 9:00am – 4:30pm

#### DRIVE THRU HOURS:

M – F Drive thru 9:00am – 5:30pm

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## CONGRATULATIONS

## 2024 SCHOLARSHIP WINNERS!

High Point FCU awarded college scholarships to four high school seniors to help finance their college education. The students, who are members of the Credit Union, were chosen based on their outstanding academic and extracurricular achievements.

- **Mia Giannicchi** of Allegany-Limestone was the recipient of a \$500 High Point FCU Award, a \$500 Tri-County Chapter Award and a \$1,500 New York State Credit Union Association Award.
- **Emma Jankowski** of Allegany-Limestone was the recipient of a \$500 High Point FCU Award, a \$500 Tri-County Chapter Award, and a \$250 New York State Credit Union Association Award.
- **Jesse Decker** of Allegany-Limestone was the recipient of a \$500 High Point FCU Award, and a \$250 New York State Credit Union Association Award.
- **Grace Haynes** of Olean High School was the recipient of a \$500 High Point FCU Award.



## THANK YOU

## FOR YOUR SERVICE!

With great joy, we announce the retirement of our dedicated long-term employee, **Julie Riesdorph!**

Julie will be retiring from High Point Federal Credit Union on June 28, 2024, after nearly 30 years of dedicated service to our members. Her journey began in 1994 as a part-time teller and progressed through roles such as Asset Recovery Assistant, Processing Clerk, and Finance Clerk. Recently, she transitioned to a part-time Greeter at the Operations Center. We extend our best wishes to Julie for a fulfilling retirement and express our gratitude for her commitment to the Credit Union movement and our institution.



## Holiday Closings

Wednesday, June 19th – Juneteenth

Thursday, July 4th – Independence Day

Monday, September 2nd – Labor Day

