



## February 2023

### Employee Anniversaries

- Jen- 3 Years on 2/3
- Michele- 1 Year on 2/7
- Emily- 1 Year on 2/7
- Faith- 2 Years on 2/16
- Stephen- 1 Year on 2/22

### Upcoming Events

- Closed for Presidents' Day on Monday, February 20, 2023

### Preventing Fraud

With the growing popularity of "neighborhood watch" apps, such as Nextdoor, Neighbors by Ring, and Front Porch Forum, scammers are using these apps to take advantage of you and your trust in your neighbors.

#### How Does It Work?

Scammers are using the Nextdoor and Neighbors by Ring apps to pose as fraudulent contractors so that they can charge people money before performing their tasks. However, instead of doing the job they were paid to do, they avoid all further contact with the customer. Alternatively, some scammers will complete the job even though they are not qualified, after claiming they are. This forces families to spend more money on the new damages caused to their property by the "business" they hired.

#### How To Avoid These Scammers?

There are ways to protect yourself and your information on these Neighbor Apps. To help you stay safe, here are some tips:

- Check with the Better Business Bureau. If you are skeptical about a business that is being suggested or if the deal sounds too good to be true contact the Better Business Bureau.
- Have a face-to-face conversation with your neighbors. Having a face-to-face conversation with your neighbors eliminates the risk of coming in contact with a scammer pretending to be a client of the business in question. Going straight to the source is better than falling victim to a scam.
- Do not overshare. Oversharing can allow scammers to know what types of services you need. They may use that information to social engineer you into giving them your personal information or money.
- Never give out sensitive information over the phone, online, in email, or on an app. Never share your personal information until you are absolutely sure that the person you are speaking with is legitimate. They should be able to prove that they are qualified to provide the services discussed.

## Fighting Inflation at the Grocery Store

The rising cost of food and other goods at the grocery store can make it difficult for many families to stick to their budgets. The Bureau of Labor Statistics reports that the average household spends about \$4,500 on food each year, making it one of the most significant expenses for many families. Another recent survey reports that almost half of Americans are worried about being able to afford the food they need in the next 12 months.

Fortunately, there are several ways consumers can manage the impact of inflation at the grocery store and save money on their food purchases.

Here are a few tips:

### Plan your meals

Plan your meals in advance and make a shopping list based on the items you need. Meal planning can help you avoid impulse purchases and stick to your budget.

### Compare prices

Compare prices at different stores and look for sales and discounts. You may be able to save money by shopping at discount stores or buying store-brand items instead of national brands.

### Use coupons and rewards

Use coupons and rewards programs to save money on grocery purchases. You can find coupons in newspapers and magazines or online through websites and apps.

### Buy in bulk

Buying in bulk can save you money on certain items, such as non-perishable goods and household essentials. However, be sure to compare the unit price and only buy what you need or can use before the food goes bad.

### Consider alternative options

Consider alternative options for purchasing food, such as buying directly from farmers or joining a community-supported agriculture (CSA) program. These options can provide fresher, more affordable food and support local farmers.

It's not easy, but with some creativity and planning, you can afford the food you need and still maintain your budget.

# Webinar for the Win

Wouldn't it be nice to win \$1,000 while attending a free financial webinar?

It's possible with the 5th Annual "Webinar for the Win" sweepstakes, presented by our partner in financial education BALANCE. We'll reward one lucky webinar attendee with the grand prize of \$1,000.

BALANCE webinars are live, online sessions that let you learn from and interact with an expert on today's most popular financial topics—at no cost to you.

Here's how to enter:

- Register for a BALANCE webinar in February, March or April:
  - February, "Using Credit Cards Wisely"
  - March, "Understanding Credit"
  - April, "Raising Money Smart Kids"
- Stay for the whole session
- Earn additional entries with each webinar you attend

*The 5th Annual*  
**WEBINAR  
FOR THE WIN**  
*Sweepstakes*  
FROM BALANCE

At the end of the sweepstakes, the winner will be selected at random.

"Webinar for the Win" runs from February 14 – April 20, 2023. Visit our website [servicefirstfcu.org](https://servicefirstfcu.org) to sign up and reserve your virtual seat.

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## Use My Express Teller to enter to win \$100!\*

My Express Teller is now available at our Falls Landing branch, and we are giving away \$100 to five lucky people just for giving it a try! Every time you use My Express Teller from February 1st through February 28th, you will be automatically entered to win. My Express Teller can be used as an ATM or to speak to a live teller. When you speak to a live teller you can:

- Deposit or cash a check
- Receive exact change (including coins!)
- Make a Service First loan payment
- Transfer funds between Service First accounts
- Ask questions about your account
- And more!

My Express Teller is available during our regular business hours, plus extended hours on Friday and Saturday. My Express Teller hours are:

Monday through Thursday 9:00 AM to 4:30 PM

Friday 9:00 AM to 5:30 PM

Saturday 9:00 AM to 12:00 PM



**SPEAK WITH  
A LIVE TELLER**

You don't need an ATM card to speak to a live teller! Just tap the screen to talk to a live teller, just like you would inside the branch.

Stop by our Falls Landing branch and use My Express Teller today!

\*See [servicefirstfcu.org](https://servicefirstfcu.org) for Official Rules