

June 30, 2022



3236 Lockport Rd., Niagara Falls, NY 14305
Phone: 716-284-2430
Toll Free: 1-800-552-8673
Fax: 716-284-0923
Email: rediform@rediformfcu.com
Office hours: 8:00a.m. - 4:00p.m.
Website: www.rediformfcu.com

Holiday Office Closings

July 4th - Independence Day
September 5th - Labor Day
October 10th - Columbus Day
November 11th - Veterans Day
November 24th & 25th for Thanksgiving



Safe Guard your Debit Card

Debit Cards are a great convenience but please be careful with your Debit Card Information.

Do not give your PIN to anyone. Use your Card with caution.

The Staff does not know your PIN. If you forget it, we have to order a new PIN mailer. It could take up to 10 business days to receive a new PIN mailer.

**Remember your Daily Limits:
Make purchases up to \$1500.00 per day and
ATM Withdrawals up to \$400 .00 per day.**



LOAN RATES BOARD

New Vehicles

Rates As low as 2.75%*

Used Vehicles

Rates as low as 3.00%*

Unsecured Loans

Rates as low as 8.00%*

Personal with Collateral Loans

Rates as low as 6.00%*

Share Secured Loans

Rates as low as 2.75%*

Rediform Visa

Rates range from 8.9%-13.9%*

Rates current as of 01/1/2022 but are subject to change.
*Rates subject to credit rating



Don't Get Hooked By Phishing

Phishing is accomplished by sending fraudulent e-mail messages to a user and falsely claiming to be a legitimate organization in an attempt to scam the user into surrendering confidential information that will be used for identity theft. The e-mail directs the user to visit a Web site where they are asked to update personal information, such as the user's Social Security number, passwords, credit card numbers, bank account numbers, etc. The Web site, however, is fake and set up only to steal the user's information. Your credit union urges you to practice good security habits.

* Do not reply to an unsolicited e-mail and don't click on the link in the e-mail.

* Never disclose any personal or financial information by way of an unsolicited e-mail. This includes Social Security number, account numbers, credit card numbers, and Personal Identification Numbers (PIN).

* Don't e-mail personal or financial information. E-mail is not a secure method of transmitting personal or financial information.

* Only provide your ID and password when your browser shows a connection that is encrypted.

* If you have initiated a transaction and want to provide personal or financial information through an organization's Web site, look for indicators that show you that the site is secure - a lock icon in the browser's status bar and a URL for a Web site that begins "https:" (the "s" stands for secure).

If you receive an e-mail requesting personal and/or financial information and it appears to be from your credit union, do not reply. Call and let us know that you received an e-mail requesting such information. Remember, we do not ask for personal or financial information by e-mail. Remember, be Internet savvy and don't get PHISHED.

Please make sure that Rediform has correct telephone numbers (cell & home) so we can reach you if we are notified of any possible fraud attempts on your account.

Call us at 716-284-2430 or 1-800-552-8673 to verify your account information.