

THE VAULT

ENCOMPASS NEWS & EVENTS

'24

JANUARY

New Employees



JAMES DAVIS

*VP of Strategic Risk
Corporate Office*



TARYN HILLMAN

*Member Service Representative
Reed Road Branch*



PARKER SIMMONS

*Member Service Representative
Maish Road Branch*



XANDER GREEN

*Member Service Representative
Maish Road Branch*

JOIN OUR VACATION CLUB!

Escape the ordinary with our Vacation Club exclusively for Encompass Credit Union members! Start planning your dream getaway with dedicated savings. Enjoy flexible contributions, competitive interest rates, and the convenience of seamless transfers. Make your dream vacation a reality—join our Vacation Club and embark on a journey of stress-free travel planning today!

Federally insured by NCUA.

HOLIDAY CLOSURES

Martin Luther King Jr. Day

Monday, January 15

Presidents' Day

Monday, February 19

Education

IMPORTANT NEWS!

Attention High School Class of 2024! The Walter E. York Memorial Scholarship is a non-renewable scholarship awarded annually to graduating high school seniors in our communities attending colleges, universities, and vocational or technical schools.

The scholarship winners will be determined based on the applicant's financial need and merits. Applicants or their parents/guardians must be members of Encompass Credit Union to be considered for this scholarship. Application opens on January 1, 2024, and must be completed by 4 p.m. on March 1, 2024.

The application can be found at www.tiptoncf.org/scholarships. Any student with application questions is welcome to contact Dawn Dunn, the program officer with the Tipton County Foundation, at dawn@tiptoncf.org.

Annual Meeting

ATTENTION MEMBERS!

The 2024 Encompass Business Meeting will be taking place at 8:30 a.m. on Wednesday, April 17, 2024, at the Corporate Office.

We look forward to seeing you there!

Spotlight

YOUR VIGILANCE MATTERS.

Fraudsters are becoming more sophisticated, using advanced techniques to gain unauthorized access to sensitive information. As a result, it is crucial for each of our members to stay vigilant and take proactive steps to protect themselves from potential threats.

Key Areas of Concern:

- 1. Phishing Scams:** Be cautious of unsolicited emails, text messages, or phone calls requesting personal or financial information. Legitimate organizations, including Encompass, will never ask for sensitive details through these channels.
- 2. Unauthorized Access:** Regularly monitor your account statements for any unauthorized transactions. If you notice any discrepancies, contact us immediately. Enable account alerts for added security.
- 3. Secure Passwords:** Ensure that your online banking password is strong and unique. Avoid using easily guessable information, and consider changing your password regularly.
- 4. Card Skimming:** Exercise caution when using ATMs and point-of-sale terminals. Check for any unusual devices attached to card readers and shield your PIN while entering it.

What You Can Do:

- 1. Stay Informed:** Keep yourself informed about common fraud tactics and stay updated on the latest security best practices.
- 2. Report Suspicious Activity:** If you notice any suspicious activity or receive questionable communications, contact our dedicated fraud hotline immediately.
- 3. Educate Yourself:** Take advantage of free resources to enhance your awareness of fraud prevention techniques.

Your security is our top priority, and we appreciate your cooperation in maintaining a secure financial environment for all our members.

COMMUNITY SHRED DAY!

We will be having a Community Shred Day on April 20, from 9:00 a.m. - noon at our Corporate location.

This day is for shredding personal, not business, paper documents. We ask that you remain in your vehicle and have your documents in a paper bag or cardboard box that doesn't need to be returned. This will help ensure the line goes quickly and the shredding smoothly.

START THE NEW YEAR RIGHT.

Embark on a financially empowering New Year with resolutions that redefine your financial landscape! As a credit union member, consider setting achievable goals to enhance your financial well-being. Start by creating a budget that aligns with your lifestyle, allocating funds for savings and debt repayment. Leverage the benefits of our diverse range of accounts to maximize your savings and minimize expenses.

Prioritize building an emergency fund to navigate unexpected challenges smoothly. Evaluate and consolidate high-interest debts to save on interest payments and explore opportunities for additional income. Commit to reviewing your financial goals regularly and adjusting them as needed.

Embrace 2024 with a renewed commitment to financial well-being. By setting realistic and actionable resolutions, you're not just planning for a new year but building a foundation for a brighter financial future.