Family First Connection

September 2024

Find Me! ~ Click on the leaves to enter

How many leaves can you spot within this newsletter? Enter your guess to win a Bluetooth speaker!



And the August winner is...

Bryan L.

STAFF BIRTHDAYS



STAFF ANNIVERSARIES

Lesia Bowens 3 Years

Cathy Honeman
4 Years

Julee Turner 21 Years

What does Co-Signing really mean?

A co-signer is a person who guarantees the debt of another individual. Both are equally responsible for the debt and must pay if borrower does not make payments. Co-signing on a loan does not mean partial ownership of the property. Credit scores can also be lowered if the primary borrower does not pay.

21% of U.S. adults have co-signed a loan or another credit product to help out a loved one.

18% of those who co-signed a loan for a loved one reported losing money. Meanwhile, 20% reported damages to their credit score.

Freeland Arts in the Park Hayes Park ~ Freeland, MI

Saturday Sept 7th 1pm-7pm



Must be 21 or older to attend.

To purchase tickets, visit: www.biddingforgood.com/freelandartsinthepark

CARD GUARD

Lost your card or suspect fraudulent use?

You can lock the card on our mobile app to prevent the transactions from going through.

Notifications

Get alerts instantly after a transaction was complete with location and amount.

Transaction Limits

Allows you to set spending parameters, including how much you can spend, blocking in-store purchases outside of your area and enable/restrict international transactions.

Travel Alerts

Keep your worries limited by ensuring your card will work while on vacation.



Carolynn Neumann- MSR

FREE POPCORN DAY



September 13th Freeland

September 20th Kochville

September 27th Saginaw



You may have seen the QR codes around our branches. Click or scan to give feedback about your last interaction at one of our branches!

FUN FACTS

About Our COO, Jason

Hobbies outside of work: Gaming, Cooking & Golf

<u>Favorite Quote or Motto:</u> "There is no time in the future in which we will work out our salvation. The challenge is in the moment. The time is now."

Superpower: Teleportation

One goal to achieve in the next year: Start to learn another language.

<u>Favorite Travel Destination</u>: Anywhere with his wife.



- ~ This specific scam involves fake websites but remember that cybercriminals will exploit this event in different ways.
- ~ Don't download any files or attachments from websites or emails. Any troubleshooting related to the CrowdStrike outage should be addressed by your organization's IT team.
- ~ Be cautious of unexpected calls, emails, or text messages that seem urgent to respond to. Cybercriminals will try to trick you into acting impulsively.
- ~ Major companies don't usually give things away for free. Be very cautious of any unsolicited emails that offer something at no cost.

This scam begins when you receive what appears to be an urgent email that contains an attachment. If you try to open the attachment, an error will display that says, "Failed to connect to the 'OneDrive' cloud service, to fix the error you need to update the DNS cache manually." The message also provides a few lines of code and instructions on how to copy and paste it into a Windows PowerShell Terminal. The message urges you to take action, which is exactly what scammers want. If you follow their instructions, you will run a malicious command on your machine. The code will install malware, giving the scammers access to your personal data!

Pastejack Attack







Try email marketing for free today!