



STATE HIGHWAY PATROL FEDERAL CREDIT UNION

newsFLASH

DEC 2023

1900 Polaris Pkwy • Suite 400 • Columbus, OH 43240 • PH 614.431.0784 • TOLL-FREE 800.282.3006 • FAX 614.431.1158 • www.patrolcu.com

**Is Hitting the Road in Your Holiday Plans? Celebrate in style...
WITH ONE OF THE BEST VEHICLE RATES OF THE YEAR!**



STATE HIGHWAY PATROL FEDERAL CREDIT UNION'S Special Year-End **BLOWOUT!**

Whether your vehicle is new, new to you, or a refinance, it's never too late to save!
Why not finance with State Highway Patrol Federal Credit Union, there's nothing holding you back from making the most out of your money this holiday season!

Have a higher rate with another lender?
Refinance today and take advantage of one of the lowest rates of the year.

GAP Coverage & Extended Warranties Available



Rates As Low As

5.99% APR*

New & Used Auto & Motorcycles

for up to 84 months
(no other discounts apply)

7.49% APR*

New & Used Recreational Vehicles

for up to 84 months
(no other discounts apply)

No Application Fee • No Early Payoff Penalties • Terms Up to 84 Months
Fast Approval • Available for Purchases or Refinance

Starts November 1st

Online www.patrolcu.com • Call 614-431-0784 • Toll Free 800-282-3006

Visit the office at: 1900 Polaris Parkway, Suite 400, Columbus, Ohio 43240

APR= Annual Percentage Rate. "As Low as Rates" based on credit score, credit qualifications, and approval. Rates will be determined by actual credit score. Other rates and terms are available. Terms requested over 84 months will revert back to the current rate for that term. This offer is available for a limited time only, 11/01/23 through 01/31/2024. Rates, terms, and conditions may apply and are subject to change without notice. This loan special does not apply to existing SHPFCU loans. Some restrictions may apply. Must be eligible for membership or be an existing member to apply, membership is required. No additional discounts may apply with the Year End Auto Special.

Federally Insured
by NCUA



CONNECT WITH US!

Like us on Facebook or follow us on Twitter, Instagram or LinkedIn to connect with your SHPFCU.



Safeguarding Your Finances: Member Scam Awareness in Banking

As we embark on a new year, it is crucial for us all to remain vigilant and informed about potential threats to our financial well-being. One prevalent concern that continues to affect individuals across the globe is member scams within the banking sector. In this article, we aim to shed light on these scams, provide you with insights to identify them, and offer practical tips to protect yourself.

Understanding Member Scams:

Member scams involve fraudsters attempting to exploit individuals by posing as legitimate representatives of a bank or financial institution. These scams often target unsuspecting members through various channels, such as emails, phone calls, or even text messages. The scammers employ sophisticated tactics to manipulate individuals into divulging sensitive information, such as account details, passwords, or personal identification numbers (PINs).

Common Scam Techniques:

Phishing Emails: Scammers send emails that appear to be from your financial institution, asking you to click on a link and provide personal information. Always verify the sender's email address before clicking on any links.

Impersonation Calls: Fraudsters may pose as credit union or bank representatives, claiming there is an issue with your account and requesting sensitive information. Remember, legitimate credit unions or banks will never ask for personal details over the phone.

Text Message Scams: Beware of unsolicited text messages claiming urgent account issues. Do not respond or click on any links. Instead, contact your financial institution directly using a known and trusted phone number.

Protecting Yourself from Member Scams:

Stay Informed: Be aware of the latest scams and techniques used by fraudsters. Regularly check your credit union or bank's official website or contact their customer service for updates on potential scams.

Verify Communications: If you receive an unexpected communication from your credit union or bank, verify its authenticity by contacting the credit union or bank directly using official contact details. Do not use the information provided in the suspicious message.

Secure Your Online Presence: Use strong, unique passwords for your online banking accounts. Enable two-factor authentication when available and update your passwords regularly.

Educate Yourself: Familiarize yourself with common scam tactics and warning signs. A well-informed member is better equipped to recognize and avoid potential scams.

Report Suspicious Activity:

If you believe you have encountered a member scam, report it to your financial institution immediately. Timely reporting can help prevent further fraudulent activity and protect both you and other members of the community.

Remember, your financial security is our top priority. By staying informed and practicing vigilance, we can collectively safeguard our community from member scams and ensure a more secure banking experience.

Wishing you a safe and prosperous year ahead!



Stop Dreaming Big & Start Living the Dream in 2024

This year, it's time to quit putting off that much needed home improvement project. It's time to take the vacation you've been dreaming about. It's time to make all your hard work pay off!

A HELOC from your State Highway Patrol Federal Credit Union can make it possible!

With a Home Equity Line of Credit, you're able to establish the amount available to you when the loan is approved, so you'll have easy access to your funds when you need it. And, your line of credit rebuilds each time you make a payment.

- Renovate or make home repairs
- Consolidate high-interest credit card debt
- Pay education expenses
- Take that trip of a lifetime

It's time to unlock the value of your property and fund your dreams!

Call (614) 431-0784 or Toll-Free (800) 282-3006 for rates & options www.patrolcu.com

Approval for a SHPFCU Home Equity Line of Credit is subject to meeting established credit criteria. Must be an existing Member or become a Member of the Credit Union to obtain a loan. Certain terms and conditions apply. Credit is Subject to approval.



ANNUAL MEETING ANNOUNCEMENT



The State Highway Patrol Federal Credit Union Annual Meeting will be held on Tuesday, March 19th, 2024 at 3:30pm pm at our main office location.

**1900 Polaris Pkwy, Suite 400
Columbus, Ohio 43240**

Open seats up for election:

Retiree, GHQ, At Large, and District 5

HOLIDAY SCHEDULE Office will be closed

New Year's 2024

• Jan 1st •

Martin Luther King Jr. Day

• Jan 15th •

Presidents' Day

• Feb 19th •

The State Highway Patrol Federal Credit Union will reopen with regular hours the following business day. You can access your account information thru the audio response along with online banking, mobile banking and your ATM debit card.



Love My
Credit Union®
rewards



FILE SMART. SAVE BIG.

Enjoy the perks of being a member.

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycrreditunion.org





Get Financially Fit in 2024!

While you're busy making resolutions, don't forget to set your financial goals for the coming year!

We Want to Hear from You!

If you've had a great experience with your State Highway Patrol Federal Credit Union, we'd be honored if you could take a moment to share your feedback or submit a testimonial. Your words not only help us understand how best to go above and beyond for our members, but they also have the power to inspire others and help us grow. You can submit your stories by emailing:

memberfeedback@patrolcu.com or by calling: (614) 431-0784 or Toll-Free (800) 282-3006.

Thank you for taking the time to share your stories and for being part of our journey!

Financial health isn't a sprint, it's a marathon, and whether you've decided to finally get your financial stress under control, or you're looking to build on last year's momentum, your State Highway Patrol Federal Credit has the tips, tricks, and tools you need to meet your individual financial goals.

It's No Secret: Even a small reduction in your interest rate can put thousands of dollars back in your pocket, and a **Debt Restructure Loan from SHPFCU** is a great tool to help reduce your costs by paying off higher interest rate loans, other qualifying loans and bills, and put more money in your pocket at the end of every month!

Rates As Low As 11.59% APR* & Terms up for 60 Months

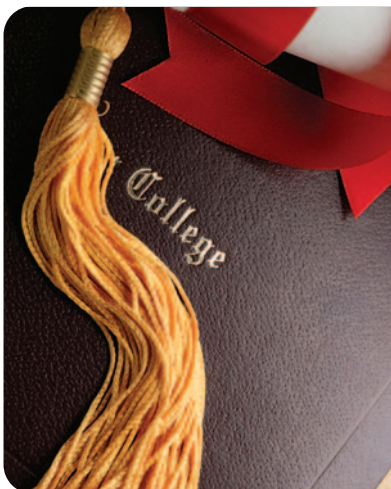
A Debt Restructure Loan is both a perfect first step or next step on your road to financial health.

Apply online to start saving today!

Or, to learn more about Debt Restructure Loans or any of our other financial products, call and speak to one of our experts.

Call (614) 431-0784 • Toll-Free (800) 282-3006 • visit us online at www.patrolcu.com

*APR = Annual Percentage Rate. As low as rates are based on credit history, credit qualifications, and approval.
Payment Example: \$20,000 @ 11.59% for 60 months = \$440.81 (approx.).



The Gilbert H. Jones Memorial Scholarship is open for school year 2024-2025.

SHPFCU will be awarding four \$1,000 scholarships in 2024 as part of *The Gilbert H. Jones Memorial Scholarship*.

Must be postmarked by March 31, 2024.

Applications can be found on our website or from one of our offices.

Good Luck to all of our applicants!





SHPFCU KIDS' CORNER



Find
7
differences



Winter Word Search

N	I	S	N	W	L	T	H	R	O	U	G	H	R
H	G	W	R	A	Y	R	D	N	S	R	S	D	S
O	I	O	F	C	S	N	L	L	N	L	S	D	L
P	F	O	H	S	A	L	E	W	L	A	S	A	I
A	S	S	D	E	A	D	D	I	A	E	K	S	D
C	F	H	O	F	D	F	S	W	U	L	I	H	E
H	O	G	W	L	A	A	O	H	G	O	I	R	
I	O	L	N	Y	W	S	F	S	H	L	G	N	A
L	T	O	H	S	O	R	T	L	I	E	N	G	C
L	P	S	I	L	L	O	F	C	N	C	F	K	E
Y	R	C	L	H	N	E	H	L	G	K	I	S	A
N	I	O	L	O	T	A	O	T	A	L	I	L	W
C	N	A	I	H	I	S	T	N	P	D	T	A	G
L	T	G	I	I	O	L	S	F	U	N	I	D	G

HOW MANY?

Four snowflake icons followed by four empty square boxes for counting.



- CHILLY
- SWOOSH
- RACE
- DASHING
- SLIDE
- THROUGH
- FAST
- LAUGHING
- DOWNHILL
- FOOTPRINT
- FUN
- SKIING
- SLED

