

RED RIVER FEDERAL CREDIT UNION CELEBRATING 60TH ANNIVERSARY!

WE’RE INVITING YOU TO CELEBRATE WITH US ON MONDAY, NOVEMBER 13TH FROM 10:00 A.M - 2:00 P.M.

Red River Federal Credit Union opened its doors on November 13, 1957 serving military or civilian personnel of the U.S. Government who were assigned to or worked at Altus Air Force Base, Oklahoma. Our field of membership has been amended numerous times to serve different types of organizations and communities.

Red River Federal Credit Union currently serves anyone, along with their families who live, work, worship, volunteer or attend school; and businesses and other legal entities located in the following counties: Beckham, Caddo, Comanche, Custer, Greer, Harmon, Jackson, Kiowa, Roger Mills, Tillman and Washita counties in Oklahoma and Wilbarger county in Vernon, Texas.

Despite all of the changes over the last 60 years, one thing has not changed: our dedication to the credit union philosophy of “People Helping People.” Our commitment to providing quality, personalized service to our members remains steady and unchanged.

We wouldn’t be here today, without you, our loyal members. To say “Thank You” for placing your trust in us as your financial institution, we’re inviting you to stop by one of our three locations on November 13, 2017 to enjoy refreshments and celebrate with us.

WE LOOK FORWARD TO SERVING YOU FOR MANY MORE YEARS TO COME!



FREE CHECKING & GIFT

4 - PIECE ROASTER & CARVER SET

JUST IN TIME FOR THE HOLIDAYS!

Open your **FREE** Checking Today!



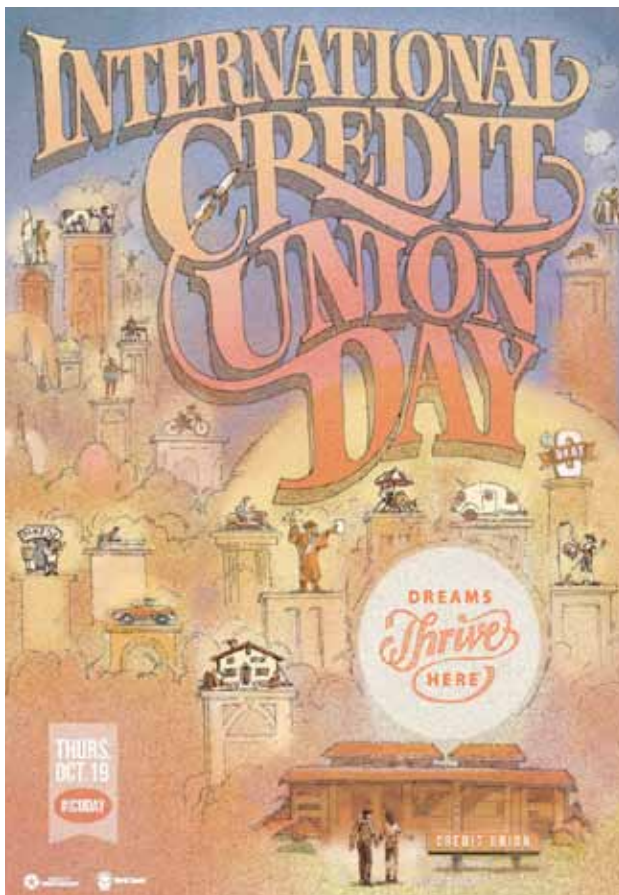
**FREE Visa Debit Card • Mobile Banking • On-line Banking & Bill Pay • E-statements • Remote Deposit Capture
Competitive Interest • No minimum balance • No monthly service fee • No per check charge**

Save time and money with these great products and services.

Join 222 million people worldwide in celebrating 160 years of credit unions putting the dreams of people before profit.



We invite you to stop by one of our three locations on **Thursday, October 19th**, from 10 a.m. - 2 p.m. for popcorn and a soda pop.



AG LOANS








**See Us For All
Your Business
Loan Needs!**

**580-482-7965
866-345-7965**

COMMERCIAL LOANS



FRAUD SCAMS: Quick Reference Guide

SCAM	DEFINITION	VICTIMS
 Business Email Compromise	Targets a business or commercial client in the attempt to initiate a large funds transfer to an account under the fraudster's control.	CEOs, CFOs, Accountants, Bookkeepers, Accounts Payable
 Employment Scam	A fraud targeting individuals with the promise of a job that typically involves processing financial transactions for the Employer.	Job seekers, college students, underemployed, stay-at-home parents, retirees
 Lottery Scam	A type of fraud promoting large lottery winners in return for an initial processing fee from the victim.	General public but typically those who may be financially vulnerable
 Online & Payday Loan Scam	Fraud targeting individuals with the promise of a loan in exchange for a fee.	College students, underemployed, individuals facing some form of addiction.
 Romance Scam	A fraud that targets victims who may be emotionally vulnerable with the goal of having the victim send funds to the fraudsters	Widows, widowers, retirees, divorcees, singles

NEW FEATURES ADDED

On August 16, 2017 we completed a system upgrade that gives members enhanced features.

FREEZE OR UNFREEZE YOUR ATM / DEBIT CARD

If you have lost your Red River ATM/Debit Card, you may be concerned it could have fallen into the wrong hands. To eliminate concern, you now have the ability to place a “freeze” on it. This renders your card unusable. If you find your card, you can just as easily “unfreeze” it. **Note: If you can't find your card for an extended period of time, report it as Lost or Stolen by calling 800-528-2273.**

To Freeze or Unfreeze Your Card:

Log in to On-line Banking:

- Log in to your On-line Banking account and click on the Accounts tab.
- Click on checking account history
- You will see two red tabs: **Account Details** and **Freeze card**
- Click the **Freeze card tab**. A pop up with a detailed description will read: *Temporarily freeze your card to prevent new purchases, cash advances, or balance transfers from occurring. You can unfreeze your card at any time. Contact the credit union immediately if your card is lost or stolen.*
- Once you have selected the card to freeze, you will see this pop up: *Your card is Frozen *3406 (last 4 digits of account frozen). Your card has been frozen and will not authorize new purchases, cash advances or balance transfers. Payments, returns and adjustments will continue.*
- When you want to **UNFREEZE** your card, click on the red **unfreeze card tab** *Select Unfreeze to resume purchases, cash advances, and balance transfers.*
- Once the card is **unfrozen** the following will read: *Success. Your card has been successfully unfrozen.*

Mobile APP:

- Log in to your Mobile APP
- Select checking account
- Click on Freeze / Unfreeze
- Select the card. A pop up with a detailed description will read: *Temporarily freeze your card to prevent new purchases, cash advances, or balance transfers from occurring. You can unfreeze your card at any time. Contact the credit union immediately if your card is lost or stolen.*

Follow steps 5, 6, & 7 above.

E-Notices

If you have set up your account to receive e-notices, you have the option to receive emailed receipts of transactions completed at one of our offices. These notices will be sent to your email within minutes of the transaction processing.

Pending Transactions

Note: This feature is not yet available in our Mobile APP

Pending Transactions can now be seen when logged into online banking. Pending transactions include: Debit and ACH. (Example: If you have an ACH deposit pending you will now be able to see it).

HOURS OF OPERATION

MAIN OFFICE:

2721 N. Main St. Altus, OK 73521

LOBBY HOURS:

Monday – Friday: 8:00 am - 4:00 pm

DRIVE-THRU HOURS:

Monday – Thursday: 8:00 am – 5:00 pm

Friday: 8:00 am – 6:00 pm

Saturdays: 9:00 am – 12:00 pm

ALTUS AFB BRANCH OFFICE:

First & B Street on Altus AFB, OK 73523

LOBBY HOURS:

Monday – Friday: 11:00 am – 1:00 pm

DRIVE-THRU HOURS:

Monday – Friday: 10:00 am – 3:00 pm

24-Hour ATM Located in Parking Lot Between the BX and Commissary

LAWTON OFFICE:

2301 NW 67th St. Lawton, OK 73505

LOBBY HOURS:

Monday – Friday: 8:30 am – 5:00 pm

DRIVE-THRU HOURS:

Monday – Friday: 8:30 am – 5:30 pm

Saturdays: 9:00 am – 12:00 pm

RedRiver Federal Credit Union

MAIN OFFICE:

Phone: (580) 482-7965

Toll-Free (866) 345-7965

Fax: (580) 482-8522

Lawton Branch: (580) 536-5232

Email: cu@redriverfcu.com

ABA Routing #303184542

IMPORTANT NUMBERS

Report Lost or Stolen Credit Card:

1-800-442-4757

For Credit Card Activation:

1-866-883-8472

To Re-set Your Credit Card PIN #

1-888-891-2435

Report lost or stolen Debit cards:

Domestic: 1-800-528-2273

International: 812-647-9794

For Debit Card Activation or

initial PIN setup, call

1-866-642-0450

Reset your Debit Card PIN #:

Domestic: 1-877-265-9594

International: 1-859-488-4130

ADDRESS TO MAIL

CREDIT CARD PAYMENTS:

Card Services - P.O. Box 672051

Dallas, Texas 75267-2021

Avoid the fee when you sign-up for E-Statements

Red River Federal Credit Union

NEWS

Published by



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