



GREATER HARTFORD POLICE
 1950 - 2020
 70 YEARS
 FEDERAL CREDIT UNION

*SERVING YOU
 WITH STRENGTH
 FOR 70 YEARS*



For The **RECORD**

**WINTER
 2021**

A MESSAGE TO OUR MEMBERS



It feels like all we think of are numbers and statistics lately: positivity rates, hospitalizations, deaths. And let's not forget electoral vote, popular vote, recount, runoff...where and when will it all end? It's enough to make one forget any of the good things about this holiday season. Please don't! We still have the joy of a newborn baby, a couple celebrating their 50th wedding anniversary, music, humor, stories of good deeds to make us smile.

At the risk of sounding a little Scrooge-y, I'm sick of hearing "we're in this together". We're NOT together. We're physically apart due to quarantine, masks, social distancing. What we want to remember and keep top of mind is our common need for connection with others. If we can find out how to best connect with those around us then we will truly be together. Whether it's a Zoom visit, or leaving a child's drawing on your neighbor's doorstep, pictures on Instagram or put on the refrigerator with magnets, or a drive-by birthday parade. It might be harder work than we had imagined, but keeping those weird connections alive is the way we can keep our feelings of humanity alive.

The credit union is currently working on a two-week split shift. I won't see some of my coworkers until the pandemic is over. But so far nobody's gotten sick. This is what we must concentrate on – everyone's health and well-being. Of course, credit union business goes on as usual whether we are working on premises or remotely. And I can't tell you strongly enough, make sure all your electronic services work, and that you know how to use them before you have to. Now would be a

good time to practice turning your debit card on & off, checking your account on the mobile app, using your debit card for all your basic purchases (groceries, gas, etc.) and reviewing any unusual expenses that might be coming up in the next few months.

Soon all this difficulty will be just a distant memory – I CAN'T WAIT!
 Happy Holidays to All,

Wendy



It's always the right time to help others but in wintertime the need is even stronger. Your credit union has donated cash and hand warmers to the HPD Homeless Outreach program.



Ring in the New Year
with a holiday loan!
 AS LOW AS **1.99%*** APR
EXP 1/31/21

One year term. New money only. \$84.24 monthly payment for every \$1,000 borrowed at 1.99%, for members with credit score of 600 and above. \$85.14 monthly payment for every \$1,000 borrowed at 3.99%, for members with credit score of below 600. Exp 1/31/21

NEW End of Watch Debt Protection

- **FREE Loan Protection**
- **Coverage for any member who is a full time sworn officer**
- **All your GHPFCU loans will be forgiven up to \$850,000**
- **For death while working for any reason, including natural causes**

GHPFCU is one of the 1st in the country to offer this and the only one in CT!

WINTER HOLIDAYS



NEW YEAR'S DAY

Friday, January 1, 2021

MARTIN LUTHER KING JR DAY

Monday, January 18, 2021

PRESIDENTS DAY

Monday, February 15, 2021

TIRED OF PAYING FEES AND HIGH INTEREST RATES ON YOUR BANK OR DEPARTMENT STORE CREDIT CARDS?

GHPFCU Credit Card has:

- No annual fee
- No application fee
- No cash advance fee
- Low, fixed rate every day
- Credit limits up to \$15,000

And with Score Card Rewards – Earn Rewards Points for every net dollar you spend!



IT'S CRIMINAL: A TIME FOR CRIME

While it's the season to be jolly, it's also the season where we can expect an amazing number of debit and credit card frauds. Here are some alarming facts concerning the growing crime:

- \$24.2 billion was lost in 2018 due to credit card fraud.
- 47% of all credit card fraud cases happen in the US.
- 163,000 Americans reported being a victim of credit card scams in 2018.
- Americans lose \$231 on average from credit card fraud.
- Stolen card details sell for as little as \$9 on the black market.
- 31.8 million credit card owners suffered data theft in 2014.
- Alabama is the riskiest state in terms of credit card fraud (aren't you glad we live in CT?)

And while the above facts are alarming, they are also pre-pandemic. Here's what it looks like now:

- Card fraud has seen unprecedented growth in recent months and is one of the fastest-growing forms of identity theft.
- Reports of credit card fraud jumped 104% from 2019 to early 2020. To put this into perspective, from 2017 to 2019, there was a

27% increase in reported fraud cases, marking a major difference.

- Age actually plays a part in the method that fraudsters use. People aged 20-69 report more internet-based fraud while those over the age of 70 get scammed over the phone.

Here is a simple mandate: never share information with anybody on the phone unless you have completely identified them! If everyone could remember to do that, we'd have the majority of our fraud prevented.

Then there's another simple yet effective practice: use the "Remote Control Cards" feature on our mobile banking app. It allows you to deactivate your debit card when you're not using it, and reactivate it just before you need to use it. With one click you can disable your card or report it lost or stolen.

Also, just monitor your transactions. If you see something you don't recognize call us immediately. In most cases we can send back an unauthorized transaction, but only if you report it right away. If you just follow these simple guidelines it will really decrease the possibility that you will be scammed or hacked.

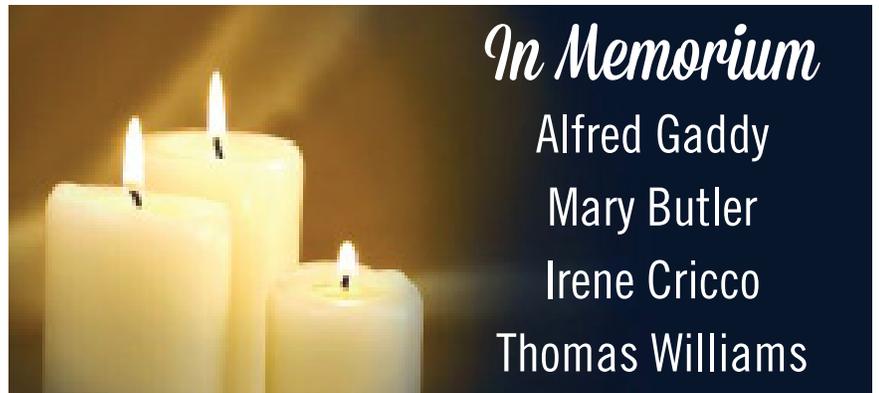
We want your holidays and all your days to be happy and stress-free. Hope all is well and stay safe.



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HOURS

MONDAY - THURSDAY: 8:00 AM - 4:00 PM
FRIDAY: 7:00 AM - 4:00 PM



In Memoriam

Alfred Gaddy

Mary Butler

Irene Cricco

Thomas Williams

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