



News You Can Use

December Newsletter 2023



We hope this message finds you in good health and high spirits. As this year draws to a close, we feel grateful that you've chosen us to be your credit union. Our growth this year, which we've passed on to you in the form of products such as high-yield certificate specials, are the direct result of your trust and commitment. The opportunity to serve you better every year is a privilege we never take for granted.

Looking ahead, we are committed to further strengthening our credit union and enhancing member experience. We understand the financial landscape is constantly evolving, especially fraud. In 2024, you can count on us to continue delivering education, improved technologies, and products to help keep you informed, protected, and successful on the path to your financial goals.

Remember our doors are always open, and our team is here to assist you in any way possible. Wherever you are, thank you as always for helping to make our greater Congressional Federal community special. We wish you peace, health, joy, and prosperity for the holidays and look forward to serving you in the new year.

Upcoming Educational Seminars

Managing Your Thrift Savings Plan >

Tuesday, December 12 | 12:00pm – 1:00pm ET



Spoofting scams are coming to town

As part of our ongoing commitment to arm you against fraud, we're alerting members to a current scam we've detected. Congressional Federal members have been receiving calls or texts from scammers who are spoofing (impersonating) the "Fraud Department" at CFCU. Their aim is to convince you to share personal information or credentials so they can access your account--and your money. Here are resources to help you prevent fraud and know exactly what to do if it happens to you.

"Fraud department" spoofing scam (December 2023) - This bulletin contains everything you need to know about this ongoing threat.

[Get informed >](#)

Fraud awareness and prevention: Our Financial Security Center is updated daily with the latest consumer alerts, advice and best practices from experts.

[Visit our site >](#)

What to do if you were scammed: Bookmark this guide for what to do if you paid someone you think is a scammer, or if you gave a scammer your personal information, or access to your computer or phone.

[Read it here >](#)



Tackle holiday stress-spending

Research suggests that stress can be a major trigger behind overspending this time of year. Here are some ways you can enter the holiday season with a game plan for stressors that can lead to rash financial decisions.

[Read the article >](#)



Keep track of common UPS scams

We all get packages delivered, and as the holiday shopping season approaches, non-delivery scams skyrocket. Discover the three common scams UPS warned everyone to watch out for and some tips to avoid them.

[Learn more >](#)



P.L.A.N. for financial emergencies

Whether you have one year or one week to adjust to monetary upheavals, you can sail through financial foul weather as long as you P.L.A.N. for it. Find out how you could offset the wallet shock of an unexpected life change.

[Read the article >](#)



Tips to avoid malicious QR codes

QR codes are part of everyday life, and we tend to trust them, which makes them perfect to impersonate. This video covers some ways you can take a couple seconds to verify the validity of the QR code before scanning.

[Read more >](#)



Creating holiday memories, not debt

The season of giving is an emotional time. Here are a few ways you can tap into holiday experiences that create beloved memories for your loved ones without breaking the bank.

[Learn more >](#)



Toys for Tots Drive

As a reminder, we are still collecting donations for Toys for Tots until Thursday, December 14th. You may bring new, unwrapped toys to any of our branches. With your help, we can make the holidays a little brighter for underserved children in our area after a year that was especially difficult for many families.



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