

This spring has brought unprecedented changes to all of our lives. Though schedules, routines, and other fundamentals of daily life look very different than they used to, Congressional Federal's commitment to serving you never changes. As a reminder, we are always here for you and continue to provide you with support, solutions, and advice. You can securely and conveniently manage your accounts from home. If you need any assistance dealing with financial stresses caused by ongoing events, we have many resources available to help you.

With that in mind, we hope you will find some useful information in this newsletter related to managing finances and other areas of life during this difficult time. Please note the calendar section for postponed annual events and their new dates. For the most up-to-date status information, explanations about what we are doing to keep you safe, or our pandemic relief program, visit our Member Resources page at any time.

Stay healthy and safe. We are proud to be your credit union in these challenging times and in all the better days ahead.



MARK YOUR CALENDAR

- Shred Event: 9/12, 9:00 am-12:00 pm
- Annual Meeting: 7/23, 7:00 pm
- Congressional Baseball Game: TBD

Dates and times for these events are subject to change based on evolving guidelines for large gatherings. Click on any of the links above for any updates.

Annual Meeting

The annual meeting is currently scheduled for 7/23 at 7pm. Please note that the credit union may need to reschedule or change the onsite meeting to a virtual meeting if state guidelines on social distancing measures preclude this type of event. Members will receive appropriate advance notice if the annual meeting date or format were to need to be changed.



2020 WRIGHT PATMAN SCHOLARSHIP

Wright Patman Scholarship

We have extended the deadline for application submission for the 2020 Wright Patman Scholarship to June 15th, 2020.

Security: Relentless Cyberattacks Strike A Historic Pace

Security experts believe the world is experiencing a cyber-history event, but it's for all the wrong reasons. The COVID-19 pandemic is giving cybercriminals a reason to get into hyper-mode. Read more.



Cyber Security



Easing Children's Anxiety at Home

The current pandemic is affecting every corner of our lives. Most of us are feeling stressed and anxious—and our kids are feeling it, too. Here are some ideas to help kids cope during this stressful time. Read More.

CUMDDC Scholarship Winner

Congressional Federal Credit Union congratulates Quinn Early for being one of the winners of the 2020 Credit Union College Scholarship, sponsored by the Credit Union Foundation MD|DC. Quinn was one of 12 winning entries chosen from over 3,000 entries across 52 local credit unions. Quinn will be attending the University of Virginia.



The Credit Union Foundation Scholarship Awardee

Join us for our annual shred event!

SATURDAY, SEPTEMBER 12, 2020 | 9 am - 12 pm

Stop by Congressional Federal to securely shred your confidential documents.

- Free on-site paper shredding service
- III Safely discard sensitive documents
- Contactless Drop-off*

"In order to maintain social distancing practices, this will be a no contact, drive-thru event. A volunteer will remove your documents and take them to the truck for shredding. All visitors are encouraged to remain in their cars and please wear a mask.

Location: Oakton, VA branch parking lot 10461 White Granite Drive, Oakton, VA 22124

Save on TurboTax: Congressional FCU members can save up to \$15 on TurboTax[®]. Start now and save!

 \land



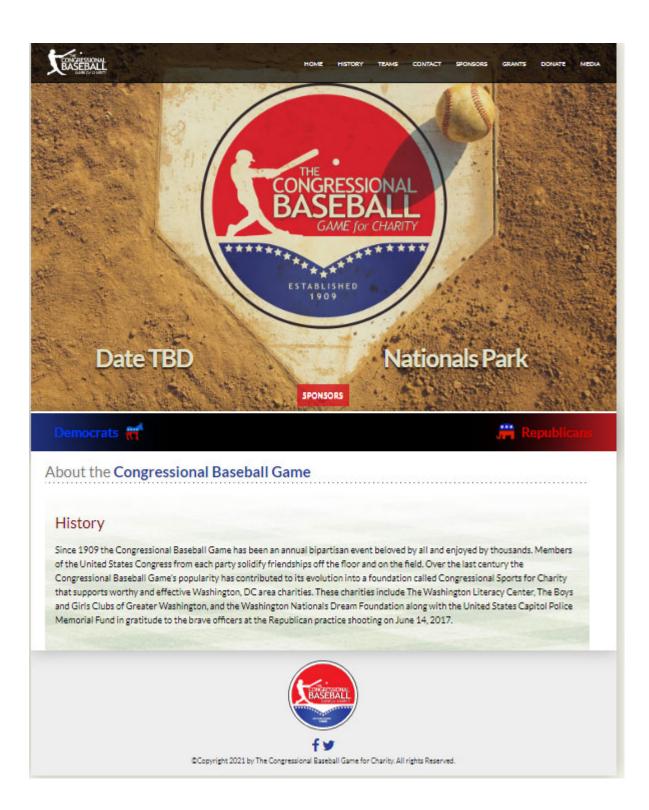


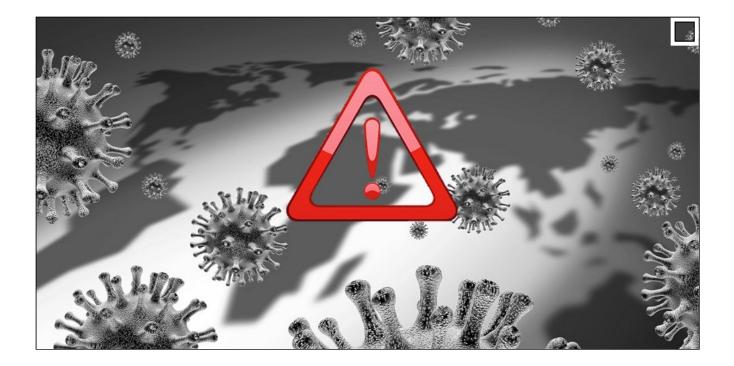
Congressional Federal's Annual Meeting of Members

The Annual Meeting of the Members of your Credit Union is scheduled for:

Thursday, September 24, 2020 Congressional Federal Credit Union Operations Center 10461 White Granite Dr., 2nd Floor (Training Room) Oakton, Virginia 22124 7:00 pm

2020 Nominations for the Board





Coronavirus-Themed Hacking -- Relentless Cyberattacks Strike A Historic Pace

July 5, 2020

Security experts believe the world is experiencing a cyber-history event, but it's for all the wrong reasons. The coronavirus (COVID-19) pandemic is giving cybercriminals a reason to get into hyper-mode. They're responding to the present health crisis with an acceleration of attacks using a single theme (coronavirus) like never before in our digital history. Fraudulent phishing emails, text and voice messages focusing on COVID-19 are coming from all sides. They also include attacks using vital industries like critical healthcare, manufacturing, and pharmaceuticals as bait for their crimes. Offers for COVID-19 cures and vaccines, the availability and sale of scarce items, and bogus news updates on social media are in high gear. Cybersecurity experts are concerned about the relentless volume of these duplicitous attacks and for the countless victims who fall prey.

BEC Scam using the spread of conronavirus to start a dialog. Once a dialog is started, the criminal will make a request to extrat funds or data

Urgent Reply needed about corona virus



| ← Reply | 🤲 Reply All | \rightarrow Forward | |
|---------|-------------|-----------------------|---------|
| | | Mon 3/9/2020 1 | 2:19 PM |

Hi

hope you are good today .

i will need you to do something for me urgently. About 3 people has been tested positive of corona down town my area so i cant go out for now.

kindly reply back to me via email as my phone is faulty at the moment

Regards

Proofpoint security has been studying the malware outbreak and reporting on the wide range of threat vectors tied to the coronavirus. There's a virtual explosion of credential phishing, spam, business email compromise (BEC), malicious attachments, and links, downloaders, ransomware, fake-website landing pages and way more. Proofpoint also reports some startling statistics, this one about COVID-19-themed phishing emails, "Criminals have sent waves of emails that have ranged from a dozen to over 200,000 at a time. And the number of campaigns is trending upwards...This increase underscores just how appealing global news can be for cyber criminals."

The report also finds "Approximately 70% of the emails Proofpoint's threat team has uncovered deliver malware and a further 30% aim to steal the victim's credentials. Most of these emails are trying to steal credentials using fake landing pages like Gmail or Office 365 and ask people to enter their username and password."

Criminals used a look-alike domain to create a credible email address for this credential stealing scam. <u>Capitol "I" replaced</u>

lowercase "I"

JohnSmith@example.com (real) JohnSmith@example.com (fake)

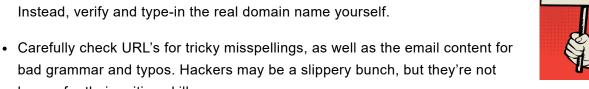
| 🖲 🖸 🕼 😭 😤 Update On Novel Coronavirus(2019-nC Message | oV) - Temporary Items |
|---|--|
| Update On Novel Coronavirus(2019-nCoV) | |
| BB Monday, February 10, 2020 at 8:35 PM Show Details | |
| 419.8 KB | |
| LETTER FROM THE PRESIDENT | |
| Dear colleagues, | |
| I'm writing about the outbreak from CORONAVIRUS 2019-nCoV. Like other temporary suspension of all planned travel to China for study, research or conf | |
| On December 31, 2019, the World Health Organization was informed of a clust Wuhan, Hubei Province of China. Chinese health authorities identified a novel for the respiratory outbreak. | |
| The main reason for this decision is not only the risk of infection by 2019-nCov associated risk of social unrest in the affected areas or quarantine restrictions, | |
| The steps you can take to protect yourself from getting infected with 2019-nCc time or part-time employment are required to go through the attachment. | V are attached in this email and all employees including full- |
| We hope that the situation will improve as soon as possible, | |
| Best Regards | |
| Sincerely, | |
| President | |
| | |

Staying cybersafe during this pandemic is absolutely possible, but it takes a super-heightened sense of cyber awareness and a double dose of common sense to stay that way. Proofpoint is certain the cybercrime outbreak will continue as long as hackers can exploit the human condition. Below are important anti-phishing steps to use, especially at this most vulnerable time.

- Beware of any emails tugging on fears and emotions, over-promising, or offering news that sounds too good to be true.
- Verify senders are legitimate, as hackers love to steal contact lists and pose as trusted sources.

 Do not follow links or open attachments. They can be loaded with malware and can take you to a fake website that looks like the real thing. The bogus web pages are designed to steal your personally identifiable information (PII).
Instead, verify and type-in the real domain name yourself.

known for their writing skills.



HELPF

• Avoid using public Wi-Fi, especially when making purchases or banking. Consider using a VPN (virtual private network) for a secure connection or waiting until you get home to do sensitive tasks.

Easing Children's Anxiety During COVID-19

The COVID-19 pandemic is affecting every corner of the globe and all areas of our lives. It has changed the way we do things in ways most of us never would have imagined. Schools, businesses, sports events, concerts, and movie theaters are closed or operating remotely. It's not surprising that most of us are feeling stressed and anxious, and our kids, too, are feeling the effects-especially children with an existing anxiety disorder.

Fortunately, there are things we can do to help kids cope during this stressful time. Children take their cues from the adults who care for them. If you are displaying outward signs of stress and anxiety, it will be hard to calm your kids and soothe their fears. Experts say that dealing with your own anxiety can be the most powerful way to make sure your kids feel secure.

Here are a few steps you can take to ease the anxiety of COVID-19 for you and your family.

Establish a routine.

Kids need routine. As much as they like to push against it, they actually thrive when a regular schedule is in place. Whatever your new "normal" looks like, structure their day so it involves exercise, regular meals, and a healthy amount of sleep-especially for the teens in your household. It will help regulate your family's moods and worries.

Stay connected.

To keep kids from feeling alone, use technology to help them stay connected with friends and family. Let them talk with their friends on the phone. Schedule virtual playdates with their school mates and friends. Let them play a game or eat together.

This holds true for the adults in the home as well. Coordinate virtual meetups and dinner parties with business groups, friends, or family regularly. Social distancing is meant to keep us healthy. Don't let it keep you away from your social support networks.

Get the facts.

Be smart about what you are reading. It's easy to get pulled into looking at or clicking on every update as it is reported, so consider limiting the number of articles you read or for how long you read about the coronavirus each day. If consuming content about the pandemic causes you to become anxious, take a break. Staying informed is one thing but being overexposed is another.

Stay calm by focusing on mindfulness.

Remind yourself that your family is doing its part to minimize the spread of the virus by practicing social distancing and keeping your hands and your home clean. While it's sensible to prepare for the future, it's even more important to make sure you're dealing with things in the present moment.

If you find yourself getting carried away with the "what ifs," try practicing mindfulness, which is a tool that will help your family stay grounded and calm in the present moment. Take time to focus on the present. Be intentional and thoughtful about where you are and how you are feeling. Sounds simple, but it takes work, especially now when concerns about what the future holds feel so heavy.

Some mindfulness activities you can do with your kids include:

- **Belly Breathing:** Put one hand on your stomach and one hand on your chest. Slowly breathe in from your stomach (expand like a balloon) and slowly breathe out, letting your belly deflate.
- **Mindful Meal:** Pay attention to the smell, taste, and look of your food. Don't work or watch television while you eat. Focus on chewing your food and think about all of the effort it took to get that meal on your plate. Consider where food comes from vs. thinking food is an end product.

- **Squeeze Muscles:** Start with your toes and pick one muscle group to squeeze. Count to five and release. Notice how your body changes. Repeat this exercise moving up your body.
- **Meditation:** Sit in a relaxed, comfortable position and focus on your breath. When your mind wanders (and it will wander!), bring your attention back to your breath.
- Blowing Bubbles: Notice their shapes, textures and colors.
- **Coloring:** Find something to color and focus on the colors and designs.
- Listening to Music: Focus on the lyrics of a song or listen specifically to the voice or an instrument.