



Leominster Credit Union

You're somebody.

# Let's Connect!

Member Newsletter | Fall 2015

## Letter from the President

Dear Members,

Well, summer has come and gone. The kids are back in school. Many of you will be attending football and soccer games, visiting local apple and pumpkin farms and simply enjoying the crisp air and the brilliant colors of autumn in New England.

With your busy schedule in mind, we're excited to let you know that Apple Pay™ is now available on your LCU Visa® Debit Card. If you have an iPhone 6®, find out more about this convenient and secure new way to pay with a simple touch of your phone.



Autumn is also the time that the sleepy summer real estate market comes back to life with more people buying and selling homes. Get prepared to purchase a home by attending our Free Homebuyers' Seminar on October 21. And if you're like so many others who have had credit issues in the past or have not yet established credit, you may think you won't be eligible for a mortgage. However, there are options for folks like you to have a chance at homeownership. Check out LCU's Fresh Start Mortgage Program to find out more.

Finally, we're bringing back the Free Social Media and E-Marketing Seminar Series for Small Businesses. This series was a big hit last winter and spring. New topics will be covered in this series, which starts in October.

Enjoy all that this season has to offer!

Sincerely,

John J. O'Brien  
President and CEO

## Free Seminar Series for Small Businesses

LCU is hosting a free four-part seminar series for small businesses. Learn about growing your business with E-mail and social media; marketing your business for the holiday shopping season; using events to grow your business and the power of email marketing. The seminars will be led by Suzan Czajkowski, M.A of The Comm Coach. Sessions will run from October through January and each session will be presented in Leominster as well as Worcester. Sign up for all for 4 or just the ones you need for your business. For details or to register go to: [Free Seminar Series for Small Businesses.](#)

### In This Issue

[Letter from the President](#)

[Free Seminar Series for Small Businesses](#)

[Free Homebuyers' Seminar](#)

[Smartphone Security](#)

[Apple Pay is now Available!](#)

[LCU's Fresh Start Mortgage Program](#)

[Meet Tammy Garcia](#)

[LCU in the Community](#)

## Financial Highlights

as of 08/31/15

### Assets

\$625.8 million

### Total Deposits

\$428.7 million

### Loans

\$418.7 million

## Apple Pay™ is now Available!

Now you can enjoy all the benefits of your Leominster Credit Union Visa® Debit Card using Apple Pay on iPhone 6®. Apple Pay changes how you pay with breakthrough contactless payment technology and unique security features built right into iPhone 6 so you can pay in an easy, secure and private way. [Click here to get started today!](#)

## Free Homebuyers' Seminar

Join us for a free Homebuyers' Seminar on Wednesday, October 21, 2015 6:00 - 7:30 pm at LCU's headquarters in Leominster. Experts in the areas of credit management, mortgage lending and the legal aspects of home buying will cover such topics as *Are You Ready To Revisit Home Ownership*, *Common Credit Pitfalls*, *Legal Checks and Balances*, and *The Preapproval Process*. You'll also learn about LCU's Fresh Start Mortgage Program designed to help those who have had credit issues in the past learn how they may still be eligible for a mortgage. To register or for more information go to: [Free Homebuyers' Seminar](#). For more information about LCU's Fresh Start Mortgage Program [click here](#).

## Smartphone Security

Today's smartphones are capable of doing so much more than the mobile phones of a few years ago - but this greatly extended range of capabilities has also seen the introduction of some new security risks.



Because we're using our phones for a much wider range of activities - from social networking to online shopping, banking, and surfing the web - we all need to take sensible precautions to ensure our phones and our information are safe from malware attacks and cybercriminals.

Here are some useful tips to boost the security of your smartphone and what you store on it:

### • Protect Your Investment

Losing your smartphone can be stressful. You might also be surprised by the high price of replacing a lost smartphone within your cell phone contract term. To prevent this from happening, some carriers offer insurance protection programs for an additional fee and will replace your phone if it is lost, stolen, damaged or defective, often as soon as the next day.

### • Protect your Phone and Your Data

Many users forget that today's smartphones are powerful computers and they are vulnerable to the same risks as their PC, Mac or laptop. Make sure you use a reputable anti-malware program on all of your mobile devices to protect your device against viruses, malware and other digital threats. Ensure the antivirus databases are regularly updated. These programs often include other useful features such as lock, locate, alarm and wipe your device if it is lost.

### • Use a Pin, Password or Pattern to Lock Your Phone

Make sure your phone's screen lock is on - at all times - so there's less at risk if your phone falls into the hands of a cybercriminal. Setting this up is easy. For most Android™ devices, go to your Location & Security Settings for instructions and on most iOS devices (Apple™), users can find these functions in the General options of their Settings.

### • Encrypt Your Sensitive Information

If your phone includes data encryption features, make sure you use them. In the event of your phone being stolen, criminals will not be able to access the personal information that's stored on your phone - if that information has already been encrypted.

## LCU's Fresh Start Mortgage Program

A sudden, large drop in income, or a huge increase in financial obligations from circumstances like divorce, illness or job loss can wreak havoc with your ability to be approved for credit. However, it doesn't have to mean you will never be able to get a mortgage or purchase a home. LCU's new [Fresh Start Mortgage Program](#) may offer help for those who have experienced these situations get back on the road to homeownership.

Please call 800-649-4646 to speak with a mortgage representative today, to discuss your options.



### Meet Tammy Garcia

Tammy Garcia is our new Branch Manager at our Shrewsbury Street office in Worcester. Tammy joins LCU with 20 years in banking. Her experience includes member service, loan origination, business development, staff development and community involvement.

"We are delighted to have Tammy join LCU at our Shrewsbury St. Branch," commented Carol Southworth, SVP/ Retail. "Tammy has a long history working in the Worcester area. Her knowledge of the local community, along with her financial services expertise, will be a great asset not only to LCU, but to our members, as well."

Tammy, a resident of Winchendon, is a member of the Worcester Chamber of Commerce. She previously volunteered with United Way Central Mass and Girl Scouts of Western Mass, and she plans to participate in LCU's Financial Education initiatives. Tammy is currently studying Business Administration at Mount Wachusett Community College and has received Branch Manager Certification from the Massachusetts Bankers Association.

• **Download Apps Only From Trusted Stores/Sources**

If you are browsing for a new game or productivity app, use established, reputable online places such as Apple's iTunes™ store or the Google Play™ store.

• **Monitor How Apps Behave on Your Phone**

Be aware of permission access / requests from applications running on your phone. It's especially important to do this for Android smartphones.

• **Keep Your Operating System and Apps Updated**

There are typically periodic updates to both of these that not only add new features, but also offer tightened security. Updates should be implemented as they become available. However, you may want to wait a week or two before updating your operating system, determining whether any problems with the update have been reported in the media by others first.

• **Be Aware of the Risks of Jailbreaking / Rooting**

Although it might be tempting to root or jailbreak your phone - in order to access specific apps or services - this will strip away the security. To help keep your phone and your data secure... don't root or jailbreak your phone.

• **Backup Your Data**

Your phone likely stores contacts, music, pictures and videos that are important to you. Your phone is a device that can sometimes fail or be lost or stolen, so you will want to be sure that you have a copy of your data stored somewhere else. Most smartphones and the software provided to manage them will have a backup feature, enabling you to copy your data to your PC or the Cloud.

• **Log Out of Sites After You Make a Payment**

If you bank or shop from your smartphone, log out of those sites once your transactions are complete. Other tips include not storing your usernames and passwords on your phone and avoiding transactions while you are on public Wi-Fi.

• **Switch off Bluetooth and Wi-Fi... When Not in Use or Whenever You Can**

If you're not using your Bluetooth or Wi-Fi connection, it's a great idea to switch it off. That way, you'll make your phone less vulnerable to cyber attack. While you think of them as ways to connect to something, thieves can use them to connect to your device and access files. As a bonus, you'll reduce the drain on your phone's battery!

• **Avoid Giving Out Personal Information**

That text message that looks to be from your bank may not be. If you get requests via email or text for account information from any business, contact the business directly to confirm the request. The same advice goes for tapping links in unsolicited emails or texts.

**LCU in the Community**



Holden Days



Kids' Day



Sterling Fair



Clinton Olde Home Day



United Way Day of Caring



Leominster Credit Union

You're somebody.

Leominster • Clinton • Holden • Sterling • Worcester  
800-649-4646 • leominstercu.com

Like us on Facebook

NMLS# 517287

