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Save The Date

Apr 23rd - Annual Meeting of Membership.

Upcoming Holiday Schedule

We will close on the following:
Jan 20th - MLK Day
Feb 17th - President's Day



We do business in accordance with the Federal Fair Housing Law and the Equal Opportunity Act.

Avoid Falling Victim to Fraud Schemes

Technology has created a wide variety of options for cardholders to access accounts and make purchases. However, it also has opened sophisticated avenues leading to an increase in fraud. Prestige wants to remind you of the basics: continue to be skeptical about calls, texts, and emails; and always check with the Member Services if you are suspicious. Here are some of the fraud methods to be on the look out for.

Brute Force schemes are attempts to crack a password or username, find a hidden web page, or find the key used to encrypt a message using a trial-and-error approach to guess correctly. This is an old attack method, but it's still effective and popular with hackers as they work to steal information.

Skimming is perpetrated by using electronic devices to surreptitiously scan and store credit and debit card numbers and PINs. ATMs and some unattended terminals, such as gas stations, are targets for this practice. This information can then be sold to fraudsters or used to commit theft directly. Fraudsters can use the numbers to make online purchases or to create fake cards for in-store transactions.

Phishing is the fraudulent practice of sending emails purporting to be from reputable companies in order to induce individuals to reveal personal information, such as passwords and credit card numbers.

SMiShing (SMS phishing) is the act of attempting to acquire personal information such as passwords and details by masquerading as a trustworthy entity through SMS text messages on cell phones. SMiShing messages may come from telephone numbers that are in a strange or unexpected format with links directing to fake websites. A typical SMiShing occurrence can begin with a cardholder receiving a text message inquiring about a suspicious transaction on an account. In reality, the fraudster is looking to obtain other information from cardholders such as debit/credit card numbers, CV2 codes, expiration dates, PINs and other web login credentials.

Vishing is the telephone equivalent of phishing. It is described as the act of using the telephone to scam the user into surrendering private information that will be used for fraudulent purchases or identity

Tell a Friend

If you're happy with the service you receive at Prestige Community Credit Union,

Tell a Friend, and receive up to **\$200*** for each of you!

Member Referral Rewards

Program Rules

To qualify for the referral reward, all parties must be at least 18 years of age. Member must be in good standing with Prestige Community Credit Union. Credit Union employees, officials and members of their immediate families are not eligible to receive referral rewards. The referred person must meet credit union membership & loan eligibility requirements.

To receive the rewards, the referred person must open either a new Rewards or Payback checking account with direct deposit within 60 days, \$100 will be paid when a minimum direct deposit of \$400 per month is completed. For \$100 loan reward a new Prestige loan must be opened within 60 days of beginning membership. Minimum loan amount to qualify for reward is \$10,000.00.

The referral reward will be deposited into the member's Prestige Community Credit Union Savings Account. Referral Reward may be subject to income tax reporting. Offer expires at the discretion of the board of directors.

Not valid in conjunction with any other offer. Conversion accounts do not qualify for rewards.

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

Prestige Community Credit Union
P.O. Box 802631
Dallas, Texas 75380
972-715-4444
info@prestigecu.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax (512) 832-0278; email: complaints@tud.texas.gov, Website: www.tud.texas.gov.

DOCUMENTS AVAILABLE TO MEMBERS

Upon request, a member is entitled to review or receive a copy of the most recent version of the following documents:

1. Balance Sheet and Income Statement
2. A summary of the most recent annual audit
3. Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and board policies
4. Internal Revenue Service Form 990

The credit union Privacy Policy and Annual Report are available online at www.prestigecu.org.