



Winter, 2016-2017

IT'S STILL COMING!

Mobile Banking/Deposit

Among its key strategic goals for 2016, the credit union's board of directors committed to introduce a new mobile banking product for the members.

After exploring several alternatives the credit union signed with Fiserv, a Fortune 500 company, to provide us with their mobile banking solution, Mobiliti, which includes person-to-person (p2p) payments and mobile deposits for use by members on their smart phones and tablets. Mobiliti includes alerts, customer care tools, analytics, and instant balances. Fiserv has provided us a launch date of February, 2017.



71ST Annual MEETING

Our 71st Annual Meeting will take place on Thursday, March 2, 2017 at 5:15 P.M. in the Federal Reserve Bank of Boston's main cafeteria located on the fourth floor. Snow date is the following Thursday, March 9th. Please complete the blue insert to RSVP for the meeting and dinner.

600 Atlantic Avenue | Boston, MA 02210 | 617-973-9500 | www.600atlanticfcu.org



Both the SUM and MoneyPass networks offers tens of thousands of surcharge-free ATMs coast to coast located where you live, work and travel. Access the websites to help you find the most convenient ATM location to use your 600 Atlantic FCU card surcharge-free. www.sum-atm.com and www.moneypass.com

FRAUD



It seems like every time you turn around, someone is calling you and trying to verify your account or personal information over the phone or through email. Or some poor soul in a foreign country wants you to take their \$10 million dollars and put it in your account. Then there is the PayPal schemes found on Craigslist.org, the car sales scams and the list goes on and on. In nearly every one of these schemes, the old adage, "if it seems too good to be true, then it probably is not true" will protect you. So never fall for any offer that wants to give you a lot of money, or wants to send you money. It's a scam. When selling expensive items on Craigslist.org, deal in person with your buyer and only accept cash. And finally... never, never, never give out your personal information if someone calls or emails you and asks for it. If you have a question about an offer, call us here 617-973-9500 and we'll help you stay safe.

Upcoming Holidays & Hours

MONDAY, JANUARY 2, 2017

CLOSED: New Year's Day

MONDAY, JANUARY 16, 2017

CLOSED: Martin Luther King, Jr. Day

MONDAY, FEBRUARY 20, 2017

CLOSED: President's Day

DIVIDEND RATES

Effective December 1, 2016

Regular Share Savings

.375% APR

CERTIFICATE SHARES

3 Month – 0.50%

6 Month – .55%

1 Year – .95%

2 Year – 1.30%

3 Year – 1.50%

5 Year – 2.05%

NCUA

MSIE

600 Atlantic Visa Card

OUR CARD

No annual fees

No cash advance rate

Rates as low as 9.99% APR

25-day Grace Period

THEIR CARD

\$15-\$60 annual fee

20% or higher

14% to 28.99% APR

Generally not

(interest starts at purchase)

As a result of new credit legislation and changes in the market-driven Prime Lending Rate, the interest rates and service charges on most big bank and retail cards are on the rise. As the media debates the next move by the Federal Reserve, please remember that the 600 AFCU card includes a fixed rate for both cash advances and purchases at 11.90% or 9.99% with auto pay from your credit union account.

Travel



Please notify the credit union if you plan to travel and use your debit or credit card. If the debit/credit card companies are not notified they may suspect fraudulent activity and block your card(s) usage until they can verify the transactions with you. Daily limits for debit cards are \$1,000 for purchases; \$300 for ATM cash withdrawals. It is important to provide a cell phone number to the credit union that can be passed along to VISA, who may need to contact you during travel for verification.