

# HOMETOWN HIGHLIGHTS

Member newsletter of the best kept secrets (unintentionally) and updates.

## Enhance Your Online Banking Security with Two-Factor Authentication!

Two-Factor Authentication (2FA) is coming to Shoreline on September 18, 2024, bringing a new level of security to your online banking experience. This feature adds an extra layer of protection by requiring a verification code sent to your SMS text or email, ensuring that only you can access your account. It's straightforward, convenient, and designed to keep your information secure.

To ensure a seamless transition, please verify that your contact details are current, including at least one phone number for text messages or an active email address.

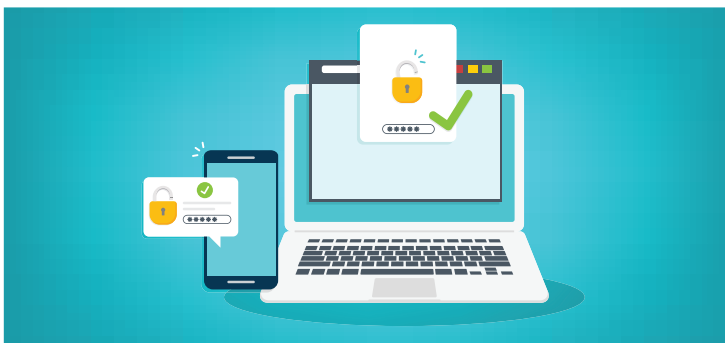
Updating your information is quick and easy:

**Mobile App:** Tap the profile icon in the top right corner and select the Personal Information menu.

**Online Banking:** Click on Personal Information under the User Maintenance menu on the right.

For added convenience, you can opt to "Remember this Browser" for 90 days, reducing the need for frequent re-registration.

If you have any questions or need assistance, don't hesitate to contact us at [info@shorelinecu.org](mailto:info@shorelinecu.org). Thank you for helping us enhance your banking security!



## Flourish With Your Finances!

Don't miss out on our Workshop on Personal Finance and Life Goals for High-Income Earners Not Yet Rich (HENRYs)! Gain actionable insights on wealth-building and well-being to supercharge your financial journey.

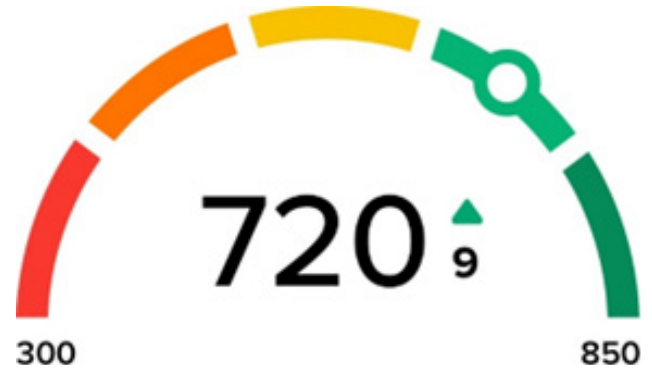
*Brought to You By Dr. Preston Cherry, CFP®*

CEO & Founder of Financial Concurrent Planning  
Investopedia Top 100 Advisor

**NOV 12-14 | 90-minute sessions**  
**5:30 PM – 7:00 PM CT | Virtual**



Visit [concurrentfp.com/](http://concurrentfp.com/) for more.



## Unlock the Power of SavvyMoney!

Your FREE Credit Score and Monitoring Service!

We're excited to offer our members SavvyMoney, a no-cost credit score and monitoring service available since earlier this month. Enjoy a range of benefits designed to keep your financial health in check:

**Weekly Score Updates:** Stay informed with the same score we use for loan decisions, refreshed every week!

**Comprehensive Credit Report Review:** Access your full credit report and credit lines to identify and correct any errors. Many credit reports have inaccuracies—ensure yours is up to date.

**Easy Dispute Filing:** Dispute discrepancies directly through online banking.

**Credit Score Projections:** See how hypothetical changes, like paying off a credit card or applying for a new loan, could impact your score.

**Custom Alerts:** Set notifications for any new credit activity to stay on top of your financial status.

Best of all, SavvyMoney is entirely free and it won't affect your credit score.

Take a moment to safeguard your credit profile by signing up through Online Banking or our Mobile App today!



## CEO Update

Hello members!

Recently, we worked with a local research firm to help us determine what we do well and what we could do better. While we found many strengths, our Board of Directors and Leadership team are going to remain focused on how we can improve our credit union! To that end, here are some changes that we have – or will be – making!

- More frequent communications. Monthly newsletters to provide important information about your membership.
- New website – Launching October 1, 2024.
- Slashed Fees, including reducing Paper Statement Charge and removing Overdraft Transfer.
- Text Lines – Text us at 920-482-3700 for on-the-go support.
- Value: Top 20 credit union for providing Membership Value – low loan rates and fees, high deposit rates.

To help us spread the word, we are asking for your support. Our Refer a Friend campaign gives both you and the new member \$75 in Hometown Gift Certificates or Spotify gift cards. During the account opening process, our team will ask “Who referred you?” If they mention you, we’ll take it from there!

*Nathan Grossenbach*

Have time to focus on something else.  
Let the **Hometown ClickSwitch** help you move  
your ePayments and direct deposits easier.



Federally Insured by NCUA. 2762 (8/24)

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## Jackassery (Fraud) Update by COO Lisa Sment:

Your monthly alert on fraud from Shoreline’s Chief Operating Officer, dedicated to helping you avoid the deceptions and scams aimed at stealing your personal information and money.

Ensuring the security of your online accounts is crucial in today’s digital age. One of the most effective methods to protect your sensitive information is through two-factor authentication. The most important thing about two-factor authentication is this: never reveal a verification code to ANY other person. If you’re requesting a password reset, type or paste the code as instructed. Anyone else contacting you to ask for a code is attempting to break into your accounts. In other words, if you get a verification code out of the blue, watch out for someone to contact you, asking for the code. Never give it to them.

It’s also important to keep your mobile number and email addresses updated on any accounts you may have, if that information changes at any point. In addition to the security aspect, it’s also a lot easier to reset a password if they’re sending the verification code to your correct phone number or email address.



## Are you in the correct Checking Account?

Your needs change over time. We have multiple checking accounts available. If you are questioning this, schedule an appointment today for a financial checkup with one of our Financial Consultants.

- Hometown Cash Back Checking Account
- Earn up to 5.00% APY of your average daily balance. \*
- No monthly or annual service charges.
- Refunded ATM charges. \*
- Access to free credit score and credit report through SavvyMoney
- 24/7 access for withdrawals, deposits, loan payments, and more.
- Free Overdraft Transfer.
- No minimum balance.

\*Rebate Percentage. 5.00% APY rebate on balances between \$0 and \$5,000 and 0.00% APY rebate on balances exceeding \$5,000 each cycle the minimum requirements are met: • Register for online banking. • Sign up for monthly eStatements. • Complete at least 15 debit card point of sale transactions per month (ATM transactions excluded). • Receive at least \$500 in direct deposits each month. If you use an ATM not within Shoreline’s network (Foreign ATM) and are charged a fee for usage, we will refund up to \$5 per month. Any earned rebate or ATM fee refund will be credited to your Hometown Cash Back Checking Account monthly. If you do not meet the requirements per cycle, your account will still function as a Hometown Cash Back Checking Account earning 0% and it will not receive ATM refunds for that time period. Available to personal accounts only. Fees could reduce the earnings on the account. Membership required. Rates and terms are subject to change at any time without notice. Rebate accrual: Shoreline Hometown Credit Union will use the average daily balance when calculating the rebate earned for the statement cycle. When all of the Hometown Cash Back Checking requirements are met, your rebate earned will be 5% APY of your average daily balance for the month. If any of the requirements are not met, your account will not receive a rebate. All requirements will be reset at the beginning of each month. Closing of account: If you close your account before the end of the month, no rebate will be earned and you will lose all rebate accrued to that point.

Federally insured by NCUA.