

# Quarterly Newsletter

from Brewer Federal Credit Union

## Gift Card Draining Scams

Are you planning to purchase a gift card this holiday season for someone on your shopping list? If you are, you aren't alone. Before you do, though, be aware of gift card scams. Fraudsters are quite clever, and they can work quickly, developing new scams at an exponential rate. It's imperative to stay informed so as to safeguard your finances.

Scammers are taking cards off the displays, taking the information off the back, putting the cards back in the display, and waiting for the cards to be activated. Then, they immediately drain any funds. Even if you have the receipt for your gift card, as a result of this scam, you or the person you gifted the card to may not be refunded.

Despite the hustle and bustle of the holidays, take the time to inspect any gift card packaging carefully. If you notice any damage or suspicious activity, remove the card from the display and let a store employee know. You could be saving someone their hard-earned money!



## Preparing for 2025: Tips for a Fresh Start

As we ring in the new year, it's the perfect time to reflect, set goals, and make the most of 2025. Whether you're aiming to improve your finances, health, or personal growth, getting a head start can help set you up for success. Here are a few tips for preparing for the new year:

1. **Set Clear Goals:** Take some time to think about what you want to achieve in the coming year. Whether it's career-related, personal, or health-focused, writing down your goals gives you something tangible to work toward.
2. **Organize Finances:** Review your financial situation and create a budget for the year. Set savings goals, plan for upcoming expenses, and consider ways to reduce debt. Planning ahead can ease financial stress and help you stay on track.
3. **Health Check:** Make your health a priority by scheduling any necessary check-ups and committing to regular physical activity. Small changes in your diet or exercise routine can have a big impact on your well-being.
4. **Declutter and Organize:** Start 2025 with a clean slate by decluttering your home or workspace. An organized environment can boost productivity and mental clarity.

By taking a proactive approach, you can start the year feeling organized, motivated, and ready to tackle your goals.



**BREWER**  
FEDERAL CREDIT UNION

# Why Members Should Get Their Auto Loan with a Credit Union

When it comes to financing an auto loan, choosing a credit union offers several advantages over traditional banks or online lenders. Credit unions, being member-owned, prioritize the needs of their members, which often results in more favorable loan terms and better customer service.

One of the biggest benefits of getting an auto loan from a credit union is lower interest rates. Credit unions typically offer more competitive rates than banks because they operate on a not-for-profit basis and pass savings back to their members. This can save you money over the life of the loan, reducing your monthly payments or allowing you to pay off the loan faster.

In addition to better rates, credit unions often offer more flexible loan terms. Whether you're looking for a longer repayment period or a custom payment schedule, credit unions are more likely to work with you to find a solution that fits your budget.

Another advantage is the personalized service. Credit unions focus on building relationships with their members, meaning you'll likely receive more attention and guidance throughout the loan process.

In the market for a new vehicle? Stop by, give us a call or check out our website to learn more!



## Texting Scams: How to Protect Yourself

Texting scams, also known as "smishing," have become a common method for fraudsters to trick individuals into revealing personal information. These scams often come in the form of unsolicited text messages claiming to be from financial institutions, government agencies, or other well-known companies, asking you to click on a link, verify your account, or provide sensitive information.

The messages may appear legitimate, sometimes even using company logos or familiar language to create a sense of urgency, such as "Your account has been compromised" or "You've won a prize." However, these texts are designed to steal personal information like passwords, credit card numbers, and Social Security details.

To protect yourself from texting scams:

1. Don't click on links: Avoid clicking on any links in unsolicited texts. Instead, go directly to the website or call the company using a trusted number.
2. Verify the sender: If you receive a suspicious message, contact the organization directly to confirm if the communication is legitimate.
3. Report suspicious texts: Report smishing attempts to your carrier or the Federal Trade Commission (FTC).

By staying vigilant and cautious, you can help protect yourself and others from falling victim to texting scams.

### Credit Union Hours

Lobby and Drive-Thru

Monday–Wednesday  
8:00 A.M. – 4:00 P.M.

Thursday and Friday  
8:00 A.M. – 5:00 P.M.

Saturday  
8:00 A.M. – 12:00 P.M.

Saturday hours offered at  
77 North Main Street only

### Office Locations

77 North Main Street · Brewer  
p: 207.989.7240  
f: 207.989.7857

229 Dirigo Drive · Brewer  
p: 207.989.7240  
f: 207.989.5985

### Mailing Address

PO Box 189 · Brewer, ME 04412

[memberservices@brewerfcu.org](mailto:memberservices@brewerfcu.org)  
[brewerfcu.org](http://brewerfcu.org)

### Holiday Closings

New Year's Day  
Wednesday, January 1

Martin Luther King, Jr. Day  
Monday, January 20

Presidents' Day  
Monday, February 17

