



Northwest Hills Credit Union

**A quarterly publication
for our members.
People Helping People.**

FALL 2024






Mission Statement:

"Serving the financial needs of Northwest Connecticut by providing strong, reliable and forward-thinking solutions."

Don't FALL Victim to Scams: Protect Yourself and Your Money!

Northwest Hills Credit Union representatives will NEVER contact you asking for account numbers, account information, login credentials, or sensitive personal information. While many scam calls come from unknown numbers, scammers can make it appear as though they are calling from legitimate phone numbers. If you are ever unsure if you are speaking with a legitimate Credit Union representative, hang up the phone and contact us directly at (860) 496-7326.

Warning Signs and Red Flags:

-  **Your credit score drastically changes, or you receive correspondence about accounts that you did not open.** *This could be a sign that your identity has been compromised.*
-  **The caller becomes impatient or angry with you if you question them or hesitate to comply with their requests.** *A legitimate caller will be happy to answer questions, ease your concerns, and give you time to think things over.*
-  **The caller threatens dire consequences if you do not immediately comply with their requests.** *Scammers create a sense of urgency to shut down critical thinking. If you were actually in trouble, your first contact with government or law enforcement agencies would not be by phone.*
-  **You are instructed to make payments using gift cards or cryptocurrency.** *No government or law enforcement agency accepts gift cards or cryptocurrency as payment for taxes, fees, or fines.*
-  **You are instructed to lie to Credit Union staff about the purpose of a large withdrawal or wire transfer.** *No legitimate organization will ever ask you to lie to your financial institution. Telling the truth allows Credit Union staff to protect your money by spotting potential scams and shutting them down.*

**What can you do if your information was compromised?
Turn the page to find out!**

Holiday Closings

Monday, October 14, 2024
Columbus Day

Monday, November 11, 2024
Veteran's Day

Thursday, November 28, 2024
Thanksgiving

Tuesday, December 24, 2024
Christmas Eve (closing at 1:00 PM)

Wednesday, December 25, 2024
Christmas Day

Tuesday, December 31, 2024
New Year's Eve (closing at 1:00 PM)

Wednesday, January 1, 2025
New Year's Day

Northwest Hills Credit Union: 339 North Elm Street Torrington, CT 06790
Website: www.nwhcu.com Email Address: service@nwhcu.com
24 Hour FASTLine Telephone: (860) 496-7326 / 1-800-520-1696
Lobby opens at 9AM M-F. Drive-Up hours are as follows:
Monday-Wednesday 8AM-4PM / Thursday 8AM-6PM / Friday 8AM-5PM

What To Do If Your Information Has Been Compromised:

If Your Social Security Number Has Been

Compromised: Obtain a copy of your credit report and review it for items you do not recognize. Contact the credit bureaus (Equifax, Experian, & TransUnion) to freeze your credit and dispute any items that are not yours. Contact your financial institutions to let them know that you are a victim of identity theft. Consider putting a password on your accounts for in-person and phone transactions.

If Your Account Number Has Been

Compromised: Contact the Credit Union immediately to freeze your account and have your funds assigned to a new account number. Don't forget to bring in a list of all outstanding checks and ACH payments so our staff can ensure that your payments will be made from the new account.

If Your Credit or Debit Card Number Has

Been Compromised: Contact the Credit Union immediately. We will stop your card and order another one for you.

Shop and \$ave

locally with our
Merchant Discount Program!
Featured Merchants this Fall:

October

Quinoco Oil

1016 Migeon Ave
Torrington, CT 06790

*10¢/gallon discount & an additional
10¢ off retail price of heating oil if paid
within 15 days*

November

Fire Equipment Headquarters

961 Migeon Ave
Torrington, CT 06790
20% off all fire extinguishers

December

Rosa Vega Bakery

266 Main St
Torrington, CT 06790

*10% discount on all purchases. Not to
be combined with special offers.*

Just pay with your NWHCU Visa Debit or
Credit Card or show your Account Card at the
register. For a complete list of merchants and
their discounts, visit www.nwhcu.com today!

***Remember to review your accounts on
a regular basis. Contact the Credit
Union immediately to report any
unauthorized transactions!***

**Check Your Account 24/7 With Our FREE
Mobile App!**



**Search for Northwest Hills Credit Union in the App Store
or Google Play store and look for the three Northwest
Hills!**