

# Currents

## NEWSLETTER

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## From the CEO

### Fellow Texans,

**It's an exciting time at Texans Credit Union as we prepare to celebrate sixty-five wonderful years serving you, our members. For over half a century, we have shared the highs and the lows with you, and we'll continue that tradition now and into the future.**

I'm pleased to announce that during our sixty-fifth year of service, we have decided to give back to the people who matter most – all of you. Starting now, and going through October of 2019, Texans will be providing sixty-five random acts of kindness. All acts will be just as described, random. You'll never know where or when our Kindness Team will appear, but I promise they will make your day a bit brighter.

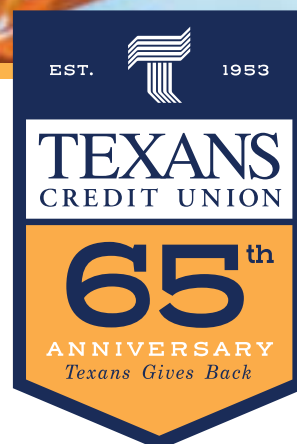
This year we have worked hard to bring you additional communication channels that combine convenience with exemplary service. For example, you now have the ability to close your loan from anywhere with the Texans DocuSign feature – sign all of your loan documents in the palm of your hand from your smartphone, tablet, or desktop computer.

As we move into the final quarter of 2018, we look to close out the year in a strong way by continuing to meet and exceed every expectation set in front of us. I want to personally thank each of you for your loyal membership and for placing your continued trust in Texans CU.

Warm regards,



CEO



# Fight Back Against Phishing Scams

## What is Phishing?

Phishing is a form of fraud where cybercriminals/hackers pose as a legitimate source (e.g., financial institution, retailer, etc.) to steal your personal information. They try to disguise themselves as a trustworthy entity in an electronic communication, both emails and text messages.

## How Phishing Impacts You

Cybercriminals may use phishing scams to steal your username and/or password and other personal information to gain access to personal data or accounts to steal money, financial, health, or other sensitive information, such as identity theft, or extortion, among other acts.

**What can you do to protect yourself? Here are some practical tips to stay protected against phishing attacks. Use these tips on your personal devices, and at home.**

### 1. Be alert when it comes to phishing attacks

Never click on links, download files or open attachments in emails (or on social media), even if it appears to be from a known, trusted source. Always be wary of emails asking for confidential information – especially if it asks for personal details or banking information. Legitimate organizations will **never** request sensitive information via email.

### 2. Does that email look suspicious?

Plenty of phishing emails are fairly obvious. They will be punctuated with plenty of typos, words in capitals and exclamation marks. They may also have an impersonal greeting – think of those ‘Dear Customer’ or ‘Dear Sir/Madam’ salutations – or feature implausible and generally surprising content. Cybercriminals will often make mistakes in these emails intentionally to improve responses and weed out the ‘smart’ recipients who won’t fall for the con.

### 3. Be watchful of threats and urgent deadlines

Most phishing attacks succeed because we are always in a hurry. Online surfing is serious business and things should not be done in haste. Usually, scamming emails contain threats and urgency, especially if coming from what claims to be a legitimate company. Some of these threats may include notices about a fine or advising you to do something to stop your account from being closed. Ignore the scare tactics and contact the company directly via their website or phone. Do not get pressured into providing sensitive information.

## Fall Flavors Your Body Will Thank You For

**It’s almost time for all the savory flavors of fall. While pumpkin spice lattes and apple pies sound appetizing, it can be difficult to find healthy, seasonal foods that you enjoy to eat. Here are some tips and tricks to help you keep up your healthy lifestyle this autumn.**



1. Cleanse your pantry. Get rid of all the unhealthy or expired foods in your pantry. If you have unopened canned foods you know your family won’t eat, donate them to a local food drive. Take an inventory of what foods you have and what foods you need to buy.
2. Soups, stews, chilies, curries, and vegetables are all great seasonal foods that have many health benefits. Add in-season veggies such as carrots, brussel sprouts, sweet potatoes, or green beans to almost any meal for an instant boost.
3. If you haven’t shopped at a farmer’s market before, now is the time to do so! The weather is perfect for a quick trip to your local market with fresh, organic foods. Most options will be in-season fruits, veggies, and meats. Fresh spices are always a great addition to any fall dish to make the ingredients come to life. Foods rich in vitamins A and C, such as avocados, beets, and oranges, can help boost your immune system before cold and flu season.
4. You don’t have to kick pumpkin spice altogether. Spices like cinnamon, ginger, clove, and cardamom can brighten up any meal and have added health benefits. Warm spices can lower blood sugar levels, reduce heart disease risk factors, and can even help you sleep better!
5. Skip the pastries and sugary drinks. Instead, put spices on nuts and seeds for a rich, autumn flavor. Cinnamon pecans, thai curry cashews, and chili lemon pistachios are all great alternatives to live your best fall lifestyle.

**Although the baked goods that come with fall are tasty, there are still healthy options in these autumn months. And the best part? You don’t have to sacrifice any traditional fall flavors.**





# 5 Apps to Download this Back-to-School Season

**Back-to-school season can be exhausting — and expensive! Take the hassle and the hefty price tags out of this year's school shopping by downloading these 5 apps. Who knows? Maybe school shopping can be fun again!**



## **1. Red Laser (iOS and Android, Free)**

You don't want to spend more money than necessary. Make sure you're getting the best deal on the products you're buying by using the Red Laser app. Just scan the barcode of your item using the app, and it'll give you the price for the product at nearby stores.



## **2. Pitter Pad (iOS, Free)**

Skip the impossible crowds at the kids' shoe store. Instead, use this app to measure your little one's feet, and then order shoes online without any second-guessing. This app works best with an iPad.



## **3. Allowance+ (iOS, Free)**

Are your kids old enough to do their school shopping on their own? Download Allowance+ to give them a sense of independence that won't run wild. The app allows you to give your kids allowance payments and track their spending and deposits. This way, they can shop on their own with mom and dad having the final say.



## **4. Flipp (iOS and Android, Free)**

Thumbing through circulars and clipping coupons is so last-century. Find loads of coupons at stores like Target, Walmart and BestBuy, by downloading Flipp. It will deliver the circulars directly to your phone. No more holding up the checkout line while you scramble to find that missing 15% off coupon on pencils.



## **5. Texans CU (iOS and Android, Free)**

Through your Texans CU app, you have access to many tools to make your everyday life easier. Mobile check deposit, automatic bill pay, and online transfers put the power of convenience in your hands. Save money at your favorite places by enrolling in Purchase Rewards, or just keep an eye on your accounts while back-to-school shopping all through our award-winning app.

## Updates from Texans

Follow us on all social media channels for daily inspiration, timely articles to help in your daily life, and tips and tricks to help you live a financially healthy lifestyle.

### Holiday Branch Closures:

All branches are closed for the following upcoming holidays

- **Columbus Day**  
Monday, October 8
- **Veterans Day**  
Monday, November 12  
(Observed)
- **Thanksgiving Day**  
Thursday, November 22

## Texans Gives Back

To celebrate our 65th anniversary, we will be providing a Thanksgiving dinner to five families in need. To nominate yourself, or someone you know, fill out the form below and mail it to us or use our online nomination form at [www.TexansCU.org/thanksgiving](http://www.TexansCU.org/thanksgiving).

**Nominations must be submitted by November 10, 2018.**

Your Name

Address

City

State

Zip

Phone Number

Nominating (Name)

Explain why you are nominating this person or family:

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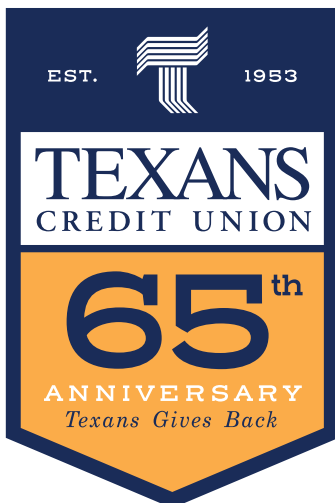
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**Please return submissions by mail to:  
Texans Credit Union 777 E. Campbell Road 75081 Suite 450**



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[www.TexansCU.org](http://www.TexansCU.org)



We Do Business in Accordance with the  
Federal Fair Housing Law and the Equal  
Credit Opportunity Act.

Federally insured by NCUA