WEBB CENTER CLOSURES
The Webb Center will be closed:
FALL BREAK: October 9-10, 2017
THANKSGIVING BREAK: November 22-24, 2017
CHRISTMAS BREAK: December 16, 2017 to January 7, 2018

Christmas Club Accounts Holders: it’s time!
The accumulated savings and dividends from your Christmas Club Account will be disbursed to you on October 16, 2017, just in time for the holiday shopping season!

Did you forget to save?
With some simple planning, you can make sure to enter the next holiday season with plenty of cash in your hand. Simply contact a member service representative to open a Christmas Club Account today, request automatic transfers, and watch as your holiday savings adds up without any effort. Stop by the Credit Union to learn more.

Old Dominion University Credit Union is excited serve as a donation drop-off location for Toys For Tots again this year! We invite you to help out those in need in our community and drop off unwrapped gifts for donation any time during business hours through December 18th. Thank you, again, for your support!

ODU CU PRIVACY POLICY
The Old Dominion University Credit Union privacy policy can be viewed by visiting our homepage at www.oducreditunion.org. If you have any questions regarding our privacy policy, please contact a member service representative.

Old Dominion University
CREDIT UNION
2701 Hampton Blvd.
Norfolk, VA 23517
phone (757) 533-9308 | fax (757) 625-1979
WEBB CENTER CAMPUS
(North Mall)
Norfolk, VA 23529
phone (757) 683-0530 | fax (757) 683-0538

Hours
Monday - Friday 9 am - 4 pm
Drive-Thru open until 5 pm on Friday

ART (Audio Response Teller)
(757) 622-1669
To report a lost or stolen Check / Debit Card
(800) 264-5578
To report fraud use of a Check/Debit Card
(866) 842-5208
To report a lost or stolen VISA Credit Card
(800) 808-7230
To report fraud use of a VISA Credit Card
(800) 369-4887
www.oducreditunion.org

We’ve Got a Small Loan for the “Big Toys”
No matter what’s on Santa’s gift list this year, our low-rate Holiday Loan can help you get all the cash you need to spread lots of holiday cheer.

RATES AS LOW AS 8.00% APR*
12-month term

This special offer is only available October 31 through December 29, so hurry in to the Credit Union to apply for a Holiday Loan today.

*APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change without notice.

Our VISA gift cards are the perfect fit for everyone on your list. You choose the amount, and they choose what to buy. VISA gift cards are accepted worldwide and purchased right here at Old Dominion University Credit Union. Wrap up your holiday shopping by stocking up today.

TIME TO STOCK UP ON favorite gifts

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This year’s International Credit Union Day theme, “Dreams Thrive Here,” perfectly illustrates the spirit of the global credit union movement. Like other credit unions all around the world, Old Dominion University Credit Union is excited to take this opportunity to reflect upon the credit union movement’s history, recognize the hard work of those within the industry, and to show members our appreciation. Thank you for continuing to choose Old Dominion University Credit Union as your financial partner. We value the opportunity to serve you!

HOLIDAY CLOSINGS & REMINDERS

Columbus Day
MONDAY, OCTOBER 9

Veterans Day
FRIDAY, NOVEMBER 10

Thanksgiving
THURSDAY, NOVEMBER 23

Christmas Day
TUESDAY, DECEMBER 26

New Year’s Day
MONDAY, JANUARY 1, 2018

Daylight Saving Time Reminder
Daylight saving time ends Sunday, November 5 at 2:00 a.m. Please remember to set your clocks back one hour before you go to bed Saturday night.

Equifax Data Breach: WHAT TO DO

If you have a credit report, there’s a good chance that you’re one of the 143 million American consumers whose sensitive personal information was exposed in a data breach at Equifax. Here’s what you can do to protect yourself from the widespread hack:

01. Educate yourself
   Equifax is one of the nation’s three major credit reporting agencies. It has been in business since 1899, and has a vast repository of personally identifying information, including names, social security numbers, birth dates, and even driver’s license numbers — exactly the kind of information used in identity theft.

02. Find out if your information was affected
   Equifax has set up a special website where consumers can find out if their information was affected by the breach. To see if you are one of the 143 million American consumers whose data was exposed, visit eqcreditdata.com.

03. Enroll in a free year of Equifax credit monitoring
   Equifax is offering a free year of its TrustedID Premier credit monitoring to all U.S. consumers, regardless of whether or not your data was exposed. Even if you find that your data wasn’t touched, it’s a smart idea to have Equifax security products standing watch over your identity. To take advantage of the offer, simply follow the links on the special Equifax security site.

04. Check your accounts for suspicious activity
   The data breach occurred mid-May through July, so unfortunately, the hackers have had months to wreak havoc on your finances. Check through all of your credit card and bank account statements for any unauthorized or suspicious transactions. If you find anything out of place, contact your financial institution to report the activity immediately.

05. Set up a fraud alert
   For extra protection, you can sign up for fraud alerts. By requiring creditors to verify your identity before they can obtain a copy of your credit report, fraud alerts are good for stopping someone who tries to open an account in your name. Fraud alerts can be set up through any of the three credit reporting agencies, who will then work together to make sure your records are protected across all three companies.
Holiday Closings & Reminders

Columbus Day
MONDAY, OCTOBER 9

Veterans Day
FRIDAY, NOVEMBER 10

Thanksgiving
THURSDAY, NOVEMBER 23

Martin Luther King Jr. Day
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KEEPING AN EYE ON YOUR MONEY
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Our 60th Annual Meeting will be held April 22, 2018. We hope you will make plans to join us!

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This Thanksgiving season, Old Dominion University Credit Union will once again be collecting canned and non-perishable food items for HACE. We invite you to join us in our efforts to help feed families in need by dropping off the foods anytime during business hours through November 21, 2017.

FEDERALLY INSURED BY NCUA.