

METRO MINUTE



WINTER 2023

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Working Together to Protect Against Bank Fraud

With the hustle and bustle of the holiday season upon us, now's not the time to let your guard down when it comes to protecting your personal information. Unfortunately, fraudsters don't take time out to wish others good tidings and cheer. Just the opposite. They're hoping to strike while we're distracted and focused on spending time with family and friends.

In this article, you'll learn about some of the most common fraudulent activities we're seeing today, how you can spot them, and ways we can work together to prevent them from ruining the season.

Impersonating a credit union employee

Recently fraudsters impersonating credit union employees called several members requesting their online banking credentials (username, password, and multi-factor authentication or MFA code). Unfortunately, the fraudsters were able to use the credentials shared with them to transfer funds out of the members' accounts.

In this instance, it's important to note that Metro Credit Union will never call you asking for your online banking credentials. If you get a call like this, hang up and immediately call the credit union at 402-551-3052. That's the first step to working together to protect your information and money. Again, we will never call you and request credentials.

Letting someone else do your banking

Another way fraudsters take advantage of distracted or vulnerable consumers is by convincing them it's okay for others to log in to their online banking accounts. Just like you should not share your credentials over the phone, you should never let anyone log into your account.

account. These activities are red flags and should be cause for concern. If you find yourself in either of these situations, reach out to the credit union or a trusted family member.

Finally, don't let someone else have your debit card or PIN. There is never a good reason to share either.

Similarly, you should not let anyone else deposit a check into your

Save The Date

Annual Meeting
March 9, 2024
9:00 a.m.
Marriott Hotel
10220 Regency Cir.

RSVP to
402-551-3052





Accepting help you didn't request

When it comes to online fraud, it's a good rule of thumb to never accept help from someone claiming to be calling from your computer manufacturer, antivirus company, or local tech shop. These fraudsters are known to call unsuspecting consumers warning you of a fictitious issue with your computer that needs to be fixed immediately. Their goal is not to help you, rather they are hoping to gain access to

your computer so they can pull data, including usernames, passwords, and credit or debit card information, from sites you've recently visited.

Reputable businesses will not call you asking for this information. Never give information to incoming calls without verifying who is reaching out.

Trusting someone you don't know who wants to be friends

We've all heard the adage "If it sounds too good to be true, it probably is." Often that's the case when it comes to fraudsters. Whether it's someone pretending that they want to date you or asking you to send money so they can come to the U.S. to see you, it's important to remember that fraudsters have their own best interests in mind, not yours. They're not interested in you; they're interested in stealing your money. Don't let them.

A related scam we've seen lately is fraudsters reaching out to individuals telling them that they will be getting funds deposited into their account or a VISA gift card. The fraudsters will then ask you to return the funds. This is undoubtedly a scam, and you'll be out the money. Again, if you find yourself in this situation, reach out to the credit union.

Leaving outgoing mail in your mailbox

We've also seen and heard an uptick in outgoing mail being taken from home mailboxes. While it may seem convenient to leave outgoing mail in your mailbox, it's also easy for thieves to take it when you've raised the flag as a signal to your postal worker.

Avoid the blue boxes and take the extra step to drop off your outgoing mail – especially personal checks – at your local post office. Better yet, a cashier's check or money order is always a good option as these forms of payment do not have personal account information on them. These options significantly reduce the risk of your mail falling into the hands of fraudsters.

Working together, we can help to stop fraudsters in their tracks now and throughout the coming year. Taking quick action and remembering to stay aware of these common tactics will help lessen the impact of fraud for you and the credit union. Never hesitate to reach out to us at 402-551-3052 if you're confronted with one of these likely fraudulent scenarios. We're here to help keep you safe!

ITMs to Open in Central & West Omaha

Metro is pleased to announce that we plan to open two new free standing ITMs in January 2024. One will be in the parking lot of the Goodwill Retail Store just north of the credit union's former branch at 72nd and Ames, and the other in the parking lot at Legacy West at 176th and West Center Road.

Like the ITMs at our full-service branches, the machines are as easy to use as traditional ATMs – just insert your Metro Credit Union debit card, verify your PIN, and follow the on-screen instructions.

ITMs provide convenient access to banking services, even outside traditional branch hours. Whether it's late at night, over the weekend, or during a holiday, you can handle your everyday banking needs reliably and conveniently.

To learn more about ITMs, visit metrofcu.org.

The following transactions can be performed 24/7 at Metro Credit Union ITMs:

- Balance inquiries
- Cash deposits
- Check deposits
- Cash withdrawals in varying denominations
- Transfer funds between depository accounts
- Make loan payments by cash, check, or transfer
- View and/or print most recent transactions
- Exchange bills for different denominations

In addition to the new locations, ITMs are available at the following branches:

- F Street (14509 F St.)
- Maple Street (11102 Emmet St.)
- 50th & L Street (5025 L St.)
- Fontenelle & Ames (4444 Ames Ave.)



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Credit Union

Your Local Advantage[®]

**Best rates,
neighbor focused.**

Check with Metro first.

Federally Insured by NCUA. 

Annual Membership Meeting

Saturday, March 9, 2024

Each year Metro holds an Annual Meeting open to all members of the Credit Union. The 2024 Annual Meeting is currently planned for Saturday, March 9, 2024, at 9:00 a.m. at the Marriott Regency Hotel in Omaha. This year's Annual Meeting will include only the business meeting, no meal or door prizes, and reports as required in the Credit Union's bylaws. There is no cost to attend but please call 402-551-3052 to reserve a seat.

Each year, three directors are elected to the Credit Union Board. In 2024, three incumbents, Directors Tim Lonergan, Michael "Mick" Connolly, and Bob Nelson have each expressed a desire to serve an additional term and have been nominated to do so by the Nominating Committee. In accordance with our bylaws, nominations from the floor are not permitted. When the number of candidates equal the number of open positions, no ballot election will be held.

Current Metro members in good standing who have an interest in running for the Board after the Nominating Committee has submitted a slate of candidates may do so by submitting a petition signed by 1% of current members (approximately 440 as of writing), along with a statement of qualification and biographical information. This petition must be submitted to the Nominating Committee by January 24, 2024.

Metro Credit Union Directors serve as uncompensated volunteers elected from the membership to three-year terms. Directors are required to attend meetings at least monthly and be available for possible Committee assignments, special meetings, and trainings throughout the year.

Volunteer Director Biographies



**TIM
LONERGAN**

Incumbent

Member
for 36 years

Tim Lonergan has served as a volunteer on the Metro Credit Union Board of Directors for 27 years, and currently holds the position of Treasurer. "I have been fortunate to serve on the Board during a time of tremendous growth, both in offices and services to members. I am proud to have helped protect member rights by representing Metro Credit Union in Washington D.C. and in Lincoln with the Nebraska Legislature." "The Credit Union has a great team of volunteers which compliments an equally talented staff. I am also very proud of

how the Credit Union navigated through a troubled economy and is positioned for the future." Tim has run for both the Nebraska Legislature and the Omaha City Council and has served on the Metropolitan Community College Board of Governors. Tim and his wife, Marilou, are proud parents of seven children, all of which are Metro Credit Union members. Tim is a graduate of the University of Nebraska at Omaha, holding a bachelor's degree in General Education, Special Education and History. Tim is a US Coast Guard/Navy Veteran with 24 years of service. Currently, Tim is the President of Lonergan Lawns and Lonergan Vending. "I would be honored to continue serving as a volunteer Board member."



**J. MICHAEL
"MICK"
CONNOLLY**

Incumbent

Member
for 39 years

J. Michael "Mick" Connolly currently serves as Secretary of Metro's Board of Directors. During his 27 years of volunteer service to Metro, Mick has also served as Chairman and Vice Chairman of the Board and Chairman of Metro's Supervisory Committee. Mick retired from a more than four-decade career in accounting, finance, and banking in 2014. Mick spent the early part of his career in the financial services industry before specializing in accounting and finance. Mick became versed in all aspects of accounting and finance working as an auditor, controller, accounting manager, and most recently

as Senior VP and Chief Financial Officer at a local non-profit. Mick has long been a proponent of credit union services, and specifically for Metro Credit Union. Since joining Metro in 1988, Mick has been active both as a member and a volunteer. "I have enjoyed and valued the opportunity to serve our members and represent them as a volunteer director. Having spent my career involved in accounting and finance, I take our responsibility to act as stewards on behalf of our members very seriously. I have continued to be involved as a volunteer for more than two decades now because this organization's priority has always been to provide members with the best possible services while operating in a safe and sound manner. I am especially proud of how Metro has weathered different economic storms, from the financial markets collapse and Great Recession to a pandemic. Our Credit Union has always prioritized long-term safety and soundness in our Risk Management policies, and as a result we have been well-positioned to meet external environmental challenges. I look forward to continuing to provide encouragement and support to our employees, and superior service to our members in the future."



**BOB
NELSON**

Incumbent

Member
for 47 years

Bob Nelson rejoined the Board in 2013 after a brief hiatus. He served as Metro Board Chairman from 1984 to 2007. Bob began his volunteer service in 1977 with UNMC Employees FCU Board, when he was employed at Clarkson Hospital as Director of Human Resources, and later moved to the Nebraska Health System (now Nebraska Medicine). During his time on the Board, Bob was involved in the merger of UNMC Employees and Safeway Employees Credit Union into Metro Credit Union in 1982. He played a leadership role in the selection and hiring of previous CU President Elaine Mausbach, and

current CU President Mike McDermott. Bob also worked to secure Metro's second and third offices at Saddle Creek Road and Maple Street. In looking back on his years of service, Bob said, "The changes the Credit Union has gone through since the merger in 1982 are truly remarkable. We went from one office and no checking accounts, ATMS or drivethrus to one of the more highly respected financial institutions in Omaha. When I started, the Credit Union served 700 members. We've grown to service more than 44,000. I feel blessed to have been associated with so many outstanding members, employees and volunteers over the years at Metro, and I would like to continue that service for three more years." Bob is a long-term dedicated credit union member who enjoys spending time with his grandchildren and his dog Kona.



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Credit Union
PO Box 390696 Omaha, NE 68139

2024 Annual Meeting Information Inside