



VIEWPOINT

A Newsletter for Members of
Sharonview Federal Credit Union
October 2019

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CEO's Corner...








As 2019 draws to a close, we have a lot of exciting projects to both reflect on and look forward to in 2020. We relocated our Simpsonville branch and broke ground on our new Salisbury location which will open by the second quarter of 2020. Our new Salisbury branch at 403 N. Main Street is less than two blocks from our current location, still within beautiful historic downtown Salisbury. All of our new branches offer a spacious, updated design with new technology to provide our members with a personal experience that will meet all their financial needs. We are also in the process of relocating our corporate office within Lancaster County, South Carolina. We are fortunate to continue to grow, and our new headquarters will allow us the space to expand upon that growth for many years to come. We expect to be fully moved into our new headquarters by early first quarter of 2020.

As excited as I am about our growth, I am also humbled by the continued support of our members. Thank you for choosing us as your financial services partner.

Regards,

Bill

Follow Bill on Twitter, @billwpartin, to receive his take on relevant financial topics! Stay connected with Sharonview! Follow us on     

Charlotte 49ers Sharonview Member Ticket Request

Charlotte 49ers fans: Don't miss the chance to attend a football or basketball game. You and a guest can request complimentary tickets to the next home game!

For more information visit sharonview.org/49erstickets



Sharonview Federal Credit Union is a proud sponsor of the Charlotte 49ers

Breaking New Ground In Salisbury



We are excited to announce that we have broken ground at our new Salisbury location! Thursday, September 5, we held a groundbreaking ceremony at the new site at 403 N. Main Street. Guests included U.S. Congressman Ted Budd, Salisbury Mayor Al Heggins, Salisbury Mayor Pro-Tem David Post, Nicole Holmes Matangira, board chairwoman of the Rowan County

Chamber of Commerce, Elaine Spalding, president of the Rowan Chamber of Commerce, Sharonview board members Rick Belcher and Lynn Macleod, and architecture and building partners from Little Diversified Architectural Consulting and Creative Builders.

Our building, located in Salisbury's beautiful downtown historic district, will feature an open design with nine offices, a conference room and new teller stations. We will have a drive-up ATM as well as an ATM in the lobby. It will also offer an outdoor seating area for our employees.



Our new location under construction is less than two blocks from our current Sharonview branch. Salisbury is our busiest branch with almost 9,500 members, and we have served the Salisbury community since the 1970s. While our location is new, many of the Sharonview team members are not – our Salisbury team has a collective 80 years of experience serving Sharonview members.

We expect our new location to open in the second quarter of 2020 or sooner. We look forward to serving the Salisbury community in our beautiful new building.



Dates to Remember:

International Credit Union Day
Thursday, October 17, 2019

Branches and Corporate Office Closed:

Columbus Day
Monday, October 14, 2019

Veterans Day
Monday, November 11, 2019

Thanksgiving
Thursday, November 28, 2019
&
Friday, November 29, 2019

Christmas Day
Wednesday, December 25, 2019

New Years Day
Wednesday, January 1, 2020



proud sponsor

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visa.com/NFLUltimateFanExperienceFullRules

Sharonview Cares



For the month of June, we hosted a food drive where members and employees could donate non-perishable food. On July 2, 2019 we were able to provide 650 pounds of food to Second Harvest Food Bank of Metrolina. We also were able to support numerous other food banks in our communities: Bladen County Disaster Relief, Second Harvest Food Bank of Southeast North Carolina, Our Lady's Pantry, Council on Aging of Cleveland County, Harvest Hope Upstate, Greer Relief & Resources Agency, Inc.



July 18, 2019 we were proud to present a donation of \$2,500 to Charlotte Family Housing, a shelter-to-housing program for families experiencing homelessness. We are honored to help them further their mission of empowering families to achieve life long self-sufficiency through shelter, housing, supportive services and advocacy.



We are a proud partner of the Promise Resource Network to offer financial wellness workshops. On July 24, 2019 we were able to present them with a check to help them further their tremendous work in the community.



On August 6, 2019, our University Branch donated school supplies along with a \$1,000 donation to support a Back to School program our community partner, Sisters at Heart, organized in partnership with Grier Heights Community Improvement Organization. Sisters at Heart is a local non-profit organization made up of women from all backgrounds who want to make a positive change in the community.



August 13, 2019, we had the opportunity to donate \$2,500 to Habitat for Humanity Spartanburg to support their mission of changing lives by building decent, affordable homes in partnership with Spartanburg families in need.



On August 13, 2019 we presented a check for \$1,000 to the Spartanburg Soup Kitchen. This organization is completely reliant upon private donations to serve the members of the Spartanburg community!

in the Community



During July and August, Sharonview employees and members collected over 10,000 school supplies for Classroom Central, a nonprofit that equips students in need to effectively learn by collecting and distributing free school supplies to their teachers. We also provided an additional contribution of \$1,000. We are proud to support an organization that is so dedicated to helping our teachers and students.



As part of Credit Union Give Back Day on August 21, 2019, Sharonview employees participated in a day of volunteerism in Charlotte in partnership with the Carolinas Credit Union Foundation and Victory Junction. While there, employees worked at a carnival for children, baked breakfast items and helped to tidy up at the Ronald McDonald House.



On September 10, 2019, Sharonview employees presented a check for \$1,000 to summit Hill Senior Living in Spartanburg, SC for their annual fundraising event, The Walk to End Alzheimer's.



We were honored to sponsor the Salute the Troops night at the Gastonia Grizzlies Game on Friday, July 19, 2019 where our President & CEO Bill Partin threw the first pitch! We provided more than 30 tickets to kids with the Boys & Girls Clubs of Greater Gaston and The Lighthouse - Gaston County Children's Advocacy Center. It was a great night, and we are proud to be a partner!



Did you know each whole blood donation has the potential to save up to three lives? We were proud to have OneBlood on site at our corporate office for our blood drive on September 19, 2019.



On Friday, September 20, we provided a donation to NC MedAssist for their upcoming 5k race. NC MedAssist is a nonprofit pharmacy program providing access to lifesaving prescription medications, patient support, advocacy and related services to poor, vulnerable and uninsured North Carolina residents.

What You Need to Know About ROMANCE SCAMS



Millions of people turn to online dating apps or social networking sites to meet someone. But instead of finding romance, many find a scammer trying to trick them into sending money. Read about the stories romance scammers make up and learn the #1 tip for avoiding a romance scam.

Online Dating Scams

Has an online love interest asked you for money?

☒ **That's a scam.**

Scammers know millions of people use online dating sites. They are there, too, hiding behind fake profiles.

Signs of a Scam

- Professes love quickly. Claims to be from the U.S., but is overseas for business or military service.
- Asks for money, and lures you off the dating site.
- Claims to need money — for emergencies, hospital bills, or travel. Plans to visit, but can't because of an emergency.

In 2018, people reported losing \$143 million to romance scams—a higher total than for any other type of scam reported to the FTC. The median reported loss was \$2,600, and, for people over 70, it was \$10,000. The median reported loss to romance scams was about seven times higher than for other frauds (2018). Romance scammers create fake profiles on dating sites and apps, or contact their targets through popular social media sites like Instagram, Facebook or Google Hangouts. The scammers strike up a relationship with their targets to build their trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

The Lies Romance Scammers Tell

They'll often say they're living or traveling outside of the United States. We've heard about scammers who say they are:

- working on an oil rig
- in the military
- a doctor with an international organization

We've heard about romance scammers asking their targets for money to:

- pay for a plane ticket or other travel expenses
- pay for surgery or other medical expenses
- pay customs fees to retrieve something
- pay off gambling debts
- pay for a visa or other official travel documents

Scammers ask people to pay:

- by wiring money
- with reload cards like MoneyPak or gift cards from vendors like Amazon, Google Play, iTunes, or Steam

Scammers ask you to pay by wiring money with reload cards or with gift cards because they can get cash quickly and remain anonymous. They also know the transactions are almost impossible to reverse.



How to Avoid Losing Money to a Romance Scammer

Here's the bottom line: **Never send money or gifts to a sweetheart you haven't met in person.**

If you suspect a romance scam:

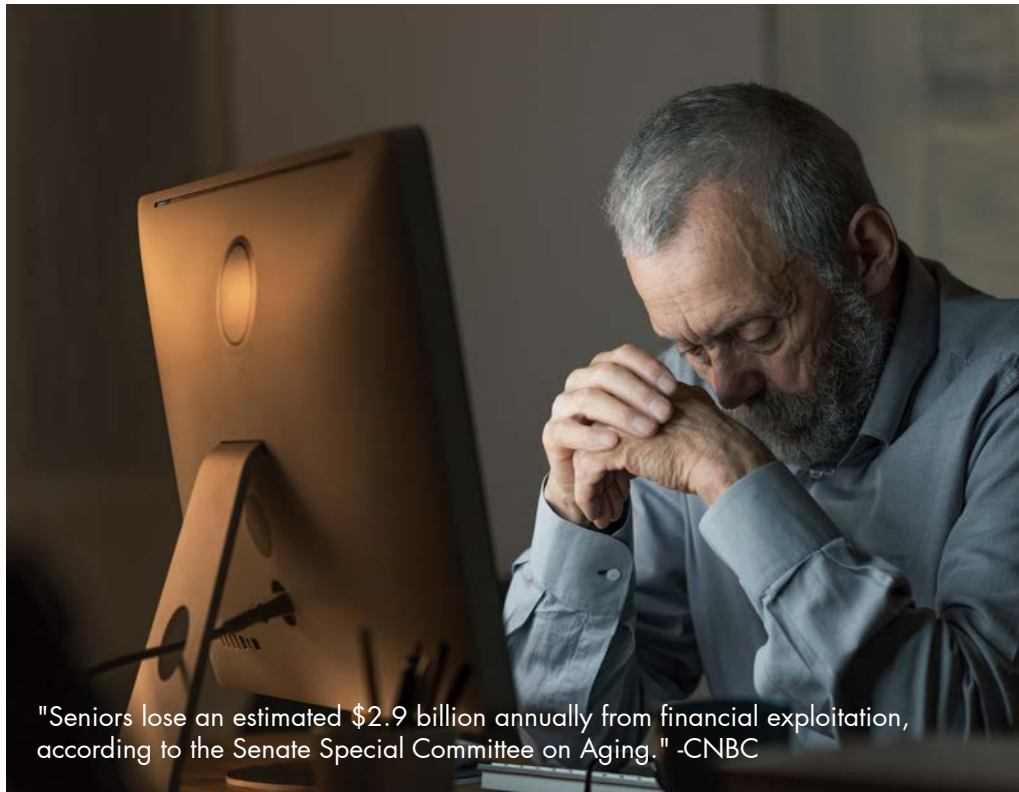
- Stop communicating with the person immediately.
- Talk to someone you trust, and pay attention if your friends or family say they're concerned about your new love interest.
- Do a search for the type of job the person has to see if other people have heard similar stories. For example, you could do a search for "oil rig scammer" or "US Army scammer."
- Do a reverse image search of the person's profile picture to see if it's associated with another name or with details that don't match up – those are signs of a scam.
- If you think it's a scam, report it the FTC at ftc.gov/complaint. Notify the website or app where you met the scammer, too.
- If you paid a romance scammer with a gift card, contact the company that issued the card right away. Tell them you paid a scammer with the gift card and ask if they can refund your money.

Federal Trade Commission
Consumer Information
consumer.ftc.gov
June 2019



What to do

- 1 Slow down** — and talk to someone you trust. Don't let a scammer rush you.
- 2 Never wire money**, put money on a gift or cash reload card, or send cash to an online love interest. You won't get it back.
- 3 Contact your bank right away** if you think you've sent money to a scammer.
- 4 Report your experience to:**
 - The online dating site
 - Federal Trade Commission: ftc.gov/complaint
 - Federal Bureau of Investigation: ic3.gov



"Seniors lose an estimated \$2.9 billion annually from financial exploitation, according to the Senate Special Committee on Aging." -CNBC

Branch Locations

South Carolina

Simpsonville

710 Fairview Road

Greenville West End

712 South Main Street Suite A

Wade Hampton

1324 West Wade Hampton Boulevard

Spartanburg

1855 East Main Street Suite 7

Florence

1921 West Palmetto Street

RedStone

9695 RedStone Drive Suite 100

North Carolina

Fayetteville

2844 Freedom Parkway Drive Suite 2

Wilmington

3212 Oleander Drive

Bladen County

16616 US 87W

Carmel

7422 Carmel Executive Park Suite 100

Steele Creek

10922 South Tryon Street Suite A

Park Rd.

4418 Park Road

StoneCrest

7918 Rea Road J1A

Gaston

2508 E Franklin Boulevard

Shelby

725 E Dixon Boulevard

Salisbury

501 N. Main Street

University

8944 JM Keynes Drive Suite 320

New Jersey

Bridgewater

55 Corporate Drive Building A Floor 2

Coming Soon

Salisbury- Winter 2019/2020

Corporate Office

PO Box 2070, Fort Mill, SC 29716

800.462.4421 ♦ 704.969.6700

sharonview.org

What To Do If You Think Your Identity Has Been Stolen

If something seems amiss—strange collections calls, bills you don't recognize, a sudden drop in your credit score—you may be a victim of identity theft. Here are some important steps to take if you think your identity has been stolen. Identity theft is a serious crime. Sometimes, victims can resolve the issue quickly with minimal damage to their personal finances and well-being. Other times, it can be a time-consuming, expensive process that has serious impact on your life. That's why it is so important to take precautions to avoid becoming a victim. Of course, this is not always possible. So what do you do if you think your identity has been stolen?

Steps To Take If Your Identity Has Been Stolen

1. Place a 'fraud alert' on your credit reports, and check your credit reports regularly.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below or visit their websites (you only need to contact one of the three companies to place an alert on all three).

TransUnion: 1.800.680.7289, transunion.com

Equifax: 1.800.525.6285, equifax.com

Experian: 1.888.EXPERIAN (397.3742), experian.com

2. Close any accounts that you believe have been tampered with or opened fraudulently.

Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of everything you send and a record of every conversation.

3. File a complaint with the Federal Trade Commission.

You can do this on their website ftccomplaintassistant.gov or by calling the FTC's Identity Theft Hotline 1.877.ID.THEFT (438.4338); TTY: 1.866.653.4261. Be sure to call the Hotline to update your complaint if you have any additional information or problems.

4. File a report with your local police or the police in the community where the identity theft took place.

Call and ask them if you need to file the report in person or if you can do it over the phone or on the internet. When you file your report, bring or attach a copy of your FTC ID Theft Complaint form and any supporting documentation. Ask the officer to attach or incorporate the ID Theft Complaint into their police report.

The FTC ID Theft Complaint, along with the police report, can constitute what is known as an "Identity Theft Report". This Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report, (2) ensure that debts do not reappear on your credit report, (3) prevent a company from continuing to collect debts that result from identity theft and (4) place an extended fraud alert on your credit report.

By: GreenPath Financial Wellness
October 2, 2017

As a member of Sharonview Federal Credit Union, you can take advantage of the GreenPath financial education and counseling program. GreenPath counselors are available Monday through Thursday 8:00 a.m. to 10:00 p.m. (EST), Friday 8:00 a.m. to 7:00 p.m. and Saturday from 9:00 a.m. to 6:00 p.m. To use this new service, simply call 1.888.776.6735 or visit them on the web at greenpath.org.

