



Financial Wellness Spotlight

March 2023



2023 Scholarship Opportunities

We are now accepting applications for our 2023 scholarship opportunities. Explore the [2023 scholarships](#) to learn more about qualifications, application deadlines, and more!



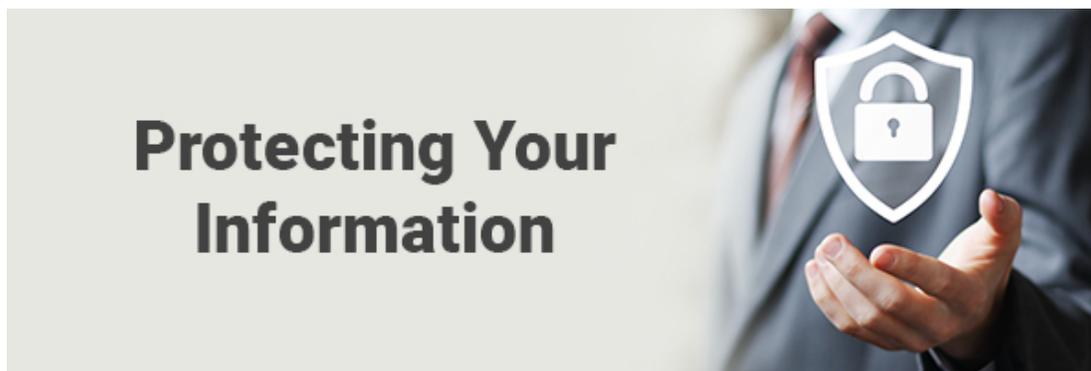
Seven Things You Can Do to Protect Your Money

With scams on the rise, it is important to know how you can protect yourself. Here are seven simple things you can do to safeguard your money and avoid fraud:

1. **Use a different password for each account.** Make your passwords strong by using passphrases (a sequence of random words), as well as a combination of letters, numbers, and symbols.
2. **Choose Two-Factor Authentication.** In addition to your password, you are prompted to enter a PIN, a code sent to your phone, or a fingerprint. It is an extra step but provides an added layer of security.

3. **Sign-up for Informed Delivery®.** This is a free service offered by United States Postal Service that e-mails you images of incoming mail and provides status updates on packages. If a piece of mail or a package goes missing, you will be aware and can address it right away.
4. **Use a shredder.** Bank statements, bills, and addressed envelopes are just some examples of items that contain personal information that a scammer would like to have. Use a shredder before those items make it to your trash or recycling bin to help keep your information from getting out there.
5. **Mark suspicious emails as spam.** Be cautious of emails that contain typos, have unfamiliar links, try to lure you in with winnings, or offer to protect you from imminent danger. Be wary of emails that pose as a government agency and request personal information. By marking suspicious emails as spam, you can block them from reaching your inbox in the future and avoid being phished for personal information.
6. **Screen your calls.** Add your contacts to your phone, so their name appears when they call. Screen the rest of your calls by allowing them to go to your voice mail or decline the call on your phone. Screening your calls allows you to avoid pushy scammers who may try to pressure you into giving out personal information.
7. **Take extra care in who you share your account information with.** Your financial institution will never initiate a call, email, or text that asks for your card number, online credentials, social security number, or your account number. If you have any doubts about a communication you receive, contact the financial institution directly with a phone number you know is legitimate.

Scammers are pushy and want people to make an emotional and fast decision. Read [Don't Be Scammed](#) to learn more about common types of scams and how to look out for warning signs. Putting barriers in place can help protect you from fraud, but it is important to also never let a stranger force you into making a quick decision. Make sure you are calm and can make clear and reasonable decisions when it comes to your personal and financial information.



This is a reminder to please be cautious about the information you share. We may text, call, or email you if we have a question about a recent purchase. However, we will NEVER ask you for your Visa card number, online banking credentials, social security number, or your account number.

Learn more about [How to Spot and Avoid Scams](#).



Free Financial Workshops

Workshops are *free* and open to the community

Our workshops are designed to help improve your financial life. Upcoming workshops include:

- **March 11, 2023 - Asset Protection Planning**
Learn how probate, taxes and long-term care costs can affect your estate and steps you can take to protect it.
- **March 25, 2023 - Make Your Monthly Plan**
Tips and tools for saving, spending, and reducing debt. Understand the foundation of building a realistic budget and learn simple changes you can make to achieve your goals.
- **April 15, 2023 - Home Buying**
Thinking about buying a home? Learn about mortgages, realtors, insurance, and more from our panel of experts.
- **April 19, 2023 - Managing Debt**
Your debt is unique to you and your circumstances. Understand you options for managing and minimizing you debt.
- **April 22, 2023 - Social Security 101**
Learn Social Security essentials including online retirement planning tools, early vs. late retirement options, how work can affect benefits, spouse/survivor benefits; Medicare A/B enrollment, and more!

Visit bmifcu.org/workshops to view the schedule, location, and register to attend.



Online Learning Resources

Visit BMI Federal Credit Union's [Online Learning Center](#) and check out these these great resources:

- [Financial Education Center](#): Explore mobile friendly modules on personal finance topics or create your own customized playlist.
- [Money Managment Videos](#): Watch the collection of 12 short financial education videos to learn the basics of how to better manage your money.
- [Onlilne Learning Dashboard](#): Read in-depth articles and utilize calculators and virtual coaches on a variety of personal finance topics.

Great Products and Services



**Take Control
of Your Card**



Free BMI FCU Card Alerts⁺ with MyCardRules™

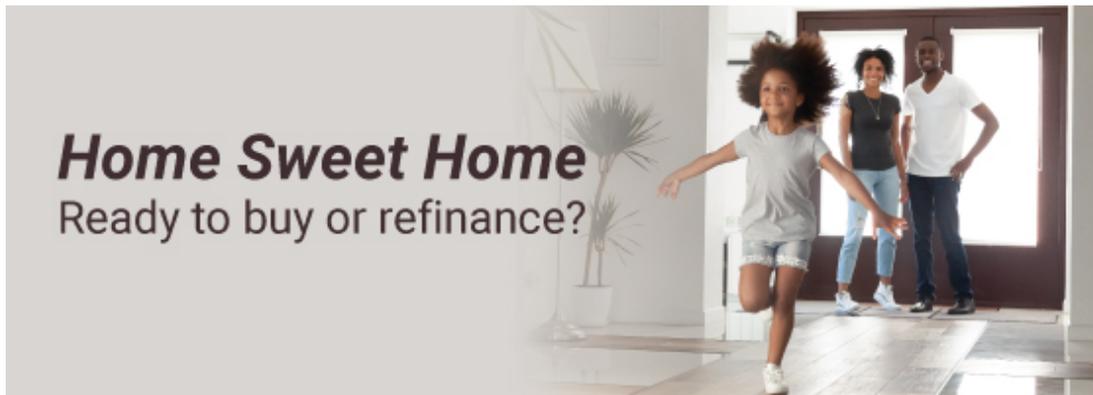
[MyCardRules](#) places the complete control over when, where, and how your card is used in your pocket. Whether you're looking to stop certain types of transactions, limit per-transaction spending, or if you just want to be notified on card activity, MyCardRules gives you the certainty and security you need.

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The Best Way To Manage Your Finances

[My Finance Tool](#) is the online budgeting tool found in Online Banking. Designed to help you monitor your financial habits with ease, My Finance Tool securely streamlines all your accounts in one place.



Home Sweet Home

Ready to buy or refinance your home? Get competitively low [mortgage rates](#) with adjustable and fixed options.

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