



Thanks for voting us
#1 Credit Union

UTAH HERITAGE CREDIT UNION SPRING NEWSLETTER 2018

DATES TO REMEMBER

We will be closed the
following days:

May 28

Memorial Day

July 4

Independence Day

July 24

Pioneer Day

September 3

Labor Day

October 8

Columbus Day

November 12

Veterans Day

November 22

Thanksgiving Day

December 24

Closing Early

December 25

Christmas Day



Our Ephraim Office is Now Open!!
Grand Opening Coming Soon!



We have single day passports available for only \$44.82

Escape...

For lost or stolen cards
after hours please call:

800-991-4965

4.99%

APR
OAC



HELPFUL HINTS

E-Spring Cleaning

Cleaning the digital clutter to protect your Smart Phone and Computer



1. Purge unused Apps on smart phone or computer
2. Uninstall any unnecessary programs on your computer
3. Organize documents, photos and media into subfolders on your computer
4. Reset digital passwords that have not been changed in a while
5. Make sure that eTeller passwords are secure using at least 8 characters Including – alphanumeric, special characters, and capital letters
6. Delete old and outdated files. Include emptying the Recycle Bin
7. Clear Cache and Browsing History data on your computer and smart phone
8. Sort and organize your email inbox
9. Backup your computer
10. Clean up storage space utilizing Cloud storage technology

How to be a responsible credit card holder:

Do

- Do use credit only if you are sure that you can repay the money on time.
- Do keep your credit cards in a safe place.
- Do make sure that no other customer in a store sees your name and credit card number. Anyone can charge by phone using these two things.
- Do destroy your credit card when it expires by cutting it in small pieces
- Do report the loss of your credit card to your credit card issuer immediately.
- Do save your receipts and check them against your monthly statement. Contact your credit card issuer if you question any additional charges. Remember to pay your credit card bill even if there is a discrepancy to keep your credit in good standings.

Don't

- Don't lend your credit card to family or friends.
- Don't spend more than you can afford to repay.
- Don't give your credit card number over the phone or make a purchase on the internet unless you are certain that you are dealing with an honest and reputable company.
- Don't keep your Personal Identification Number (PIN) , needed for ATM cash withdrawals, in the same place as your card.
- Don't throw away credit card slips with your name and number on them without first tearing them up.
- Don't go over your credit limit.
- Don't leave your credit card in your car.