



## VISA CONTACTLESS TAP & GO

### TAKE ADVANTAGE OF OUR VISA CREDIT CARD CONTACTLESS TAP & GO FEATURE

Contactless payments are transactions made by tapping either a contactless card or payment-enabled mobile or wearable device over a contactless-enabled payment terminal. Cards, phones, watches, and other devices use the same contactless technology. When you tap to pay checkout is secure and convenient.



- Monday October 9th—Columbus Day
- Friday November 10th—Veterans Day
- Thursday November 23rd—Thanksgiving
- Monday December 25th—Christmas Day
- Monday January 1st—New Years Day



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

### Christmas Clubs

Christmas Club account balances will be moved into member savings accounts on Monday October 16, 2023. The last day to make deposits into the 2023 Club Account will be Friday, October 13, 2023. Access to your funds will be available via your online & mobile banking permitting you to transfer funds as needed; or, you can come in and get cash when you are ready to shop or you may request a check to be mailed to you. Moonlight staff wishes you a very happy and healthy holiday.



### PROTECT YOURSELF

- ◆ Common warning signs of scams
  - ◆ \* Check for misspelled words, typos & bad grammar
  - ◆ \* Be cautious—do not click links or open attachments unless you know the sender
  - ◆ \* Never share a one-time passcode sent to your device (they then can gain access & takeover)
  - ◆ \* Never provide personal information
  - ◆ \* Be suspicious of “urgent” response or “unauthorized login attempt”
  - ◆ \* If you get an email that looks like a reply to an email that you never sent

# \$1,000 of TruStage™ Accidental Death and Dismemberment Insurance Coverage Is Yours

One of the nice benefits of credit union membership is a no-cost TruStage Accidental Death and Dismemberment (AD&D) <https://www.moonlightcu.com/trustage-insurance> insurance policy from CMFG Life Insurance Company. AD&D coverage pays you or your loved ones a cash benefit after an accident results in a covered injury or loss of life due to an accident.

You can get \$1,000 of coverage, paid for by your credit union, and provided by CMFG Life Insurance Company. You can also get up to an additional \$300,000 AD&D coverage from CMFG Life at affordable rates. Visit our website for your insurance needs @ <https://www.moonlightcu.com/trustage-insurance> . Enroll for your free \$1,000 policy and get a rate quote for higher coverage. Auto, Home, and Life Insurance options are also available.



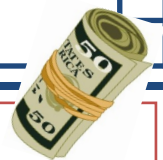
## BUYING A HOME?

We now offer First Mortgage Loans. Visit us on the web at [www.moonlightcu.com](http://www.moonlightcu.com) & choose "Borrowing" and scroll down to the Mortgages tab to create your account and start your application. You can check the status of your mortgage loan application as it progresses. If you have questions, please contact us for assistance. We are here to help and assist throughout your application and approval process.

## New to Finance?

### Struggling Pay to Pay?

Schedule an appointment with one of our 3 certified Financial coaches and let us help.



## STAY CONNECTED

[www.moonlightcu.com](http://www.moonlightcu.com)

Select [News/Links](#) for the latest News, Updates, Member Awareness & Helpful Tips.

We want to see how many people are reading our newsletter. If you read this, please call the credit union to be entered to win a \$25 gift card.

**Moonlight Credit Union**

PO Box 427, Worthington, PA 16262

101 Deer Park Rd, Worthington, PA 16262

724-297-3084 or go to [www.moonlightcu.com](http://www.moonlightcu.com)

Fax 724-297-3826

**FACTS**

**WHAT DOES MOONLIGHT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

**Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- o Account balances and payment history
- o Credit history and credit scores

**How?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Moonlight Credit Union chooses to share; and whether you can limit this sharing.

**Reasons we can share your personal information**

**Does Moonlight Credit Union**

**Can you limit this sharing?**

**For our everyday business purposes** – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.

YES

NO

**For our marketing purposes** – to offer our products and services to you

YES

YES

**For joint marketing with other financial companies**

YES

YES

**For our affiliates' everyday business purposes** – information about your transactions and experiences

NO

We do not share

**For our affiliates' everyday business purposes** – information about your creditworthiness

NO

We do not share

**For our affiliates to market to you**

NO

We do not share

**For non-affiliates to market to you**

NO

We do not share

**To limit our sharing**

Call (724) 297-3084, visit the credit union or mail in the form below.

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**Mail-In Form**

If you are on a multiple owner account, your choice(s) will apply to everyone on the account.

Do not share my personal information with other financial institutions to jointly market me.

Name \_\_\_\_\_ Member # \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

**Mail to: Moonlight CU, PO Box 427, Worthington, PA 16262**

<b>Who We Are</b>	
Who is providing this notice?	Moonlight Credit Union
<b>What we do</b>	
How does Moonlight Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. In addition to extensive electronic and physical safeguards, we conduct information security staff awareness training, conduct risk assessments, penetration tests, and develop procedures for the protection of member information.
How does Moonlight Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>o open an account or deposit money</li> <li>o use your debit/ATM or credit card</li> <li>o apply for a loan</li> <li>o pay your bills</li> </ul> <p>make deposits to or withdrawals from the accounts you have with us</p> <p>We also collect personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</p> <ul style="list-style-type: none"> <li>o sharing for affiliates' everyday business purposes – information about your creditworthiness</li> </ul> <p>sharing for non-affiliates to market to you</p> <p style="padding-left: 40px;">affiliates from using your information to market to you</p> <p>affiliates from using your information to market you</p> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>o <i>Moonlight Credit Union does not have affiliates.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies NOT related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit), financial statement publishers or printers, consumer reporting agencies, and data processors.</i></p>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that market financial products or services to you.</p> <p><i>Our joint marketing partners include CUNA Mutual Group's TRUSTAGE insurance products (such as auto, renters &amp; homeowners insurance, life insurance, accidental death &amp; dismemberment insurance)</i></p>