

ILLUMINATIONS

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Beware of Credit Card Scams

Be aware of a recent increase in credit card scams in which you inadvertently help scammers make fraudulent charges.

This is how it works; a “fraud investigator,” typically pretending to be from Visa®, MasterCard® or American Express® calls and claims that your card has been flagged and asks you to verify a charge. When you cannot confirm the charge, you’re told the company will launch a fraud investigation.



But first, the caller claims, you need to verify that you still have your card by providing the three-digit security number on the back of the card. Getting the security code is the point of the scam.

These phony calls appear legitimate for a couple of reasons:

- Your caller ID may indicate the incoming call is, indeed, coming from your credit card company. “Spoofing” products readily available on the Internet allow fraudsters to display any corporate name and number they choose on a recipient’s caller ID.
- The “fraud investigator” may already have your name, address and credit card number. All they need is that 3 digit security code to make it work.

The bottom line: Don’t take the bait. Credit card issuers will not ask for your 3-digit security code or other information. Remember, they already have it.

News Briefs

In observance of Labor Day, all branches will be closed Monday, September 7, 2009

In observance of Columbus Day, all branches will close at 12:00 p.m. on Monday, October 12, 2009.

In observance of Veteran’s Day, all branches will close at 12:00 p.m. on Wednesday, November 11, 2009.

In observance of Thanksgiving Day, all Centier offices will be closed Thursday, November 26, 2009.

In observance of the Christmas holiday, all Centier offices will close Christmas Eve, Thursday, December 24, 2009, at 12:00 p.m., and will be closed Friday, December 25, and Saturday, December 26, 2009.

In observance of the New Year, all Centier offices will close Thursday, December 31, 2009 at 5:00 p.m., and will be closed Friday, January 1, 2010.



Member FDIC

Centier Advantage Meetings

Lake County Public Library
1919 W. 81st Avenue
Merrillville, IN

9:00 a.m. to 9:30 a.m.
Centier Advantage Meetings begin with blood pressure screenings conducted by St. Anthony Medical Center.

10:00 a.m. to 11:30 a.m.
Meetings conclude with Bingo and prizes with a Centier Guest Banker.

Mark your calendar for upcoming meetings and presentations!

Friday, September 11, 2009
The Shrine of Christ's Passion (St. John)
Guest speaker: Paul Anderson, GM

Friday, November 13, 2009
A Southern Style Holiday & Preview of 2010 Trip to Charleston
Note: The November meeting will take place at the Centier Centre, 600 E. 84th Avenue, Merrillville

Centier Advantage Day & Extended Trips

Made in Indiana

Visit a factory where clay magnets are made, dine in an old farmhouse, and learn all about dairy farms.
Wednesday, October 28, 2009
Client \$80 • Non-client \$85

PMO Annual Holiday Show

Lafayette, Indiana
Saturday, December 12, 2009
Client \$90 • Non-client \$95
Children 12 and under \$75
Only 50 tickets available. Tickets are non-refundable.

Charleston, Jekyll Island, and Savannah

April 24, 2010
Take a 7-day tour of the historic South known for its hospitality and seaside charm.
Twin: \$2,139
Single: \$2,918
Triple: \$2,127
Price includes round-trip airfare from Chicago, hotel accommodations, and 9 meals.

*To reserve your seat, or to obtain additional information, please contact Sharon St. Myers, Centier Advantage Program Manager, at 219-755-6140, ext. 1839, or 1-888-CENTIER.

Gift giving made easy!

Stop by any Centier Branch to purchase a Gift Card today!



Gift cards are not FDIC/NCUA insured.