

Founded by:
St. Regis Paper Company
Employees 1968

Celebrating over 50 years of
serving Monticello and the
surrounding areas.

FALL 2023

7 TIPS ON HOW TO **AVOID HOLIDAY SCAMS**

The holiday season brings joy but also the risk of online scams. Stay vigilant with these cybersecurity tips:






- 1. Beware of Phishing:** Avoid clicking on links or attachments from unknown emails. Verify sender authenticity.
- 2. Trust Reputable Retailers:** Shop from well-known websites with secure payment options (HTTPS, padlock symbol).
- 3. Secure Devices:** Update software, use strong passwords, and enable multi-factor authentication.
- 4. Verify Charities:** Check legitimacy before donating to avoid fake organizations.
- 5. Avoid Fake Deals:** Be cautious with suspicious ads and links promising unrealistic discounts.
- 6. Use Safe Wi-Fi:** Avoid public networks for sensitive activities in order to prevent data interception.
- 7. Monitor Accounts:** Regularly review bank and credit card statements for unauthorized transactions.

Stay informed and practice these measures to protect your personal and financial information during the holiday season. We hope you have a happy and safe holiday season!

SHOP SMART, SAVE BIG!

Black Friday Budgeting Tips

To make the most of your Black Friday while staying financially responsible, follow these savvy tips:

-  Set a realistic budget
-  Embrace online shopping for convenience and exclusive discounts
-  Utilize cashback and rewards credit cards responsibly
-  Check for price-match policies to save time and money
-  Avoid impulse buying by staying disciplined and referring to your shopping list

Shop smart, save big on Black Friday!

FAMILY | FINANCES | FUTURE

Fund Your Next Adventure!

**Get pre-approved today
for a Recreational
Vehicle Loan! Shop with
confidence.**

**APPLY NOW &
FUND YOUR DREAMS!**

fergusonfcu.org/auto-loans



'TIS THE SEASON TO SAVE!

Open a Christmas Club Account and make this holiday season merrier than ever! Start setting aside funds for gifts, festivities, and cherished memories. Embrace the spirit of giving without financial stress.



**OPEN A
CHRISTMAS
CLUB
ACCOUNT
IN MINUTES
ON OUR
WEBSITE!**

Holiday Closures

COLUMBUS DAY • Monday, October 9
Our branches may be closed but we will be taking the day to conduct staff training to better serve you! Thank you for your understanding.

VETERANS DAY • Saturday, November 11

THANKSGIVING • Thursday, November 23 & Friday, November 24 (closing at 1:00 p.m.)

CHRISTMAS DAY • Monday, December 25

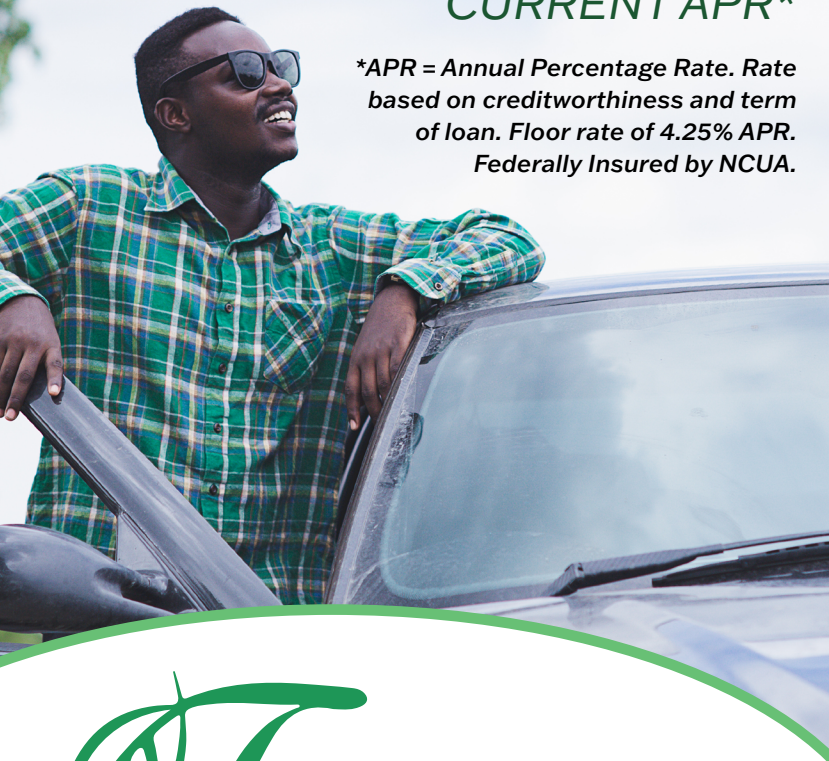
NEW YEAR'S DAY • Monday, January 1, 2024

Don't Miss THIS DEAL!

Refinance your existing auto loan with Ferguson FCU and SAVE!

REFINANCE WITH US & RECEIVE OUR BETTER RATE OR 2% OFF YOUR CURRENT APR*

*APR = Annual Percentage Rate. Rate based on creditworthiness and term of loan. Floor rate of 4.25% APR. Federally Insured by NCUA.



 **Ferguson**
Federal Credit Union



UNWRAP THE JOY OF EXTRA FUNDS!

A Ferguson FCU Signature Loan is the perfect gift to yourself – whether it's for decking the halls, spoiling your loved ones, or embarking on a winter getaway. Spread holiday cheer with the financial flexibility you deserve!

LEARN MORE ON OUR WEBSITE!
fergusonfcu.org/personal-loans


Go Green with e-Statements!

Say goodbye to paper clutter and hello to convenience. Fast, free, and secure, our e-Statements make managing your finances a breeze. Retrieve info in a snap and reduce paper trails and fraud.

Oh, and did we mention? Get notified via email when your statement is ready!

Enroll today and wave goodbye to paper statement fees.





**With fall approaching,
stay tuned for upcoming
events via our social media
platforms that Ferguson will
be participating in.**

VISA® CREDIT CARD

Our Visa® Credit Card – the perfect blend of responsible credit building and on-the-go purchasing freedom. Build credit, seize opportunities, and embrace financial confidence, all in one swipe.

Traveling? Be sure to let us know so that service to your accounts is not interrupted.

APPLY ONLINE WITHIN MINUTES!

Embark on a brighter FINANCIAL FUTURE with Ferguson FCU!

As a valued Ferguson Federal Credit Union member, you gain access to personalized financial guidance through our partnership with GreenPath. Get one-on-one counseling, debt management, and education tools. GreenPath, a trusted non-profit since 1961, tailors solutions to your financial situation.

As a member of Ferguson Federal Credit Union, you can receive assistance with:

- Financial Counseling
- Housing Services
- Credit Report Review
- Student Loan Counseling
- Debt Management Services



SCAN ME

GreenPath Direct
(877) 337-3399



BRANCH LOCATIONS

Monticello

1026 E. Broad St., Monticello, MS 39654

Monticello - GP

577 N.A. Sandifer Hwy., Monticello, MS 39654

Columbia

519A US-98, Columbia, MS 39429

Brookhaven

352 Brookhaven St., Brookhaven, MS 39601

New Hebron

500 Main Ave., New Hebron, MS 39140

Magee

277 11th Ave., Magee, MS 39111

MORTGAGE & BUSINESS CENTER

Columbia

609 High School Ave., Columbia, MS 39429

HOURS:

Monday - Thursday: 8:30 a.m. - 4:30 p.m.

Friday: 9:00 a.m. - 5:00 p.m.

Monticello - GP & Brookhaven Only

Saturday: 8:30 a.m. - 12:00 p.m.

CONTACT INFORMATION

Phone: (601) 806-3328

Option 2 - Member & Loan Services

Option 3 - Payment Solutions

Option 4 - Dial by Name Directory

Option 6 - Report Card Lost or Stolen

Fax: (601) 587-4038

Text: (601) 806-3328

GreenPath: (877) 337-3399

Insurance Update for Collateralized Loans:

myinsuranceinfo.com

Routing Number: 265377811



Federally Insured by

NCUA



PRSR STD
U.S. POSTAGE
PAID
CUAdvantage

**1026 E. Broad Street
Monticello, MS 39654**



**Video bank with
*Ferguson Anywhere.***

There is no need to visit a branch - spend time with us face-to-face from your smartphone or computer.



← **Try it out today!**