

# Fidelity Federal News Flash

www.fidfedsl.com



## Holiday Shopping Card Safety Tips

**Take extra precautions while shopping this holiday season both online and in store.**

Cyber criminals know we are all conducting more business online and they are always looking for ways to target unsuspecting consumers.

- Never store your Pin with Card
- Shop sites you know
- Monitor card activity
- Be Cautious using public WiFi

Use Card Valet to monitor your Fidelity Federal debit card activity. It is powerful card management at your fingertips.

- **Lock & Unlock your card**
- **Receive transaction alerts.**
- **Control when and where card can be used & get real time balances.**



## Special Rate – Limited Time Offer

### Home Improvements, Education Expenses or New Car in your future?

**A Home Equity Line of Credit may be the answer you have been looking for.** Special Rate ends 10/31/20



Home Equity Line

PRIME Minus

**.26%**

NEW LOW RATE

Offer valid 8/1/2020 – 10/31/2020 on single family owner occupied properties. Prime minus .26% offered is a variable interest rate based on the Prime Rate as published in the Wall Street Journal. Annual percentage rate (APR) may vary after opening but will not vary above 18% APR nor below the floor of 2.99%. Closing costs and processing fees may be waived. Minimum loan amount of \$10,000 in new money and an automatic payment from a Fidelity Federal checking account required for offer. Annual fee of \$50 will apply after the first year. 10 year draw terms, line may be paid down at any time with no penalty and retained for future use. Early termination fee of \$250 will apply if closed within 3 years. Property insurance required. Loan to value qualifications apply. Consult your tax advisor for tax deductibility of interest.



# zelle

VISIT OUR EDUCATION CENTER ON OUR WEBSITE



## Christmas Club Season



Last Deposit for 2020:  
**SATURDAY-OCTOBER 24**

2021 Club Year starts  
**MONDAY – OCTOBER 26**

Fidelity Federal  
SAVINGS AND LOAN ASSOCIATION



60 N. Sandusky St. Delaware, OH 43015 740-363-1284	1940 St. Rt. 37 W. Delaware, OH 43015 740-363-1233
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# Reporting Scams

## Why Report Fraud?

If you think you see a scam, or have been a victim of a scam, talk with someone. Your story could help someone avoid becoming a victim. Report it to the Federal Trade Commission. Your story could help the Federal Trade Commission (FTC) stop the scammers.



To report a scam or other consumer problem related to the Coronavirus (COVID-19), please click [here](#).

Rip-offs and Imposter Scams	<h3>WELCOME TO THE FTC COMPLAINT ASSISTANT</h3> <p>← Choose a category and then click a sub-category</p> <ul style="list-style-type: none"> <li>• If you can't find the right sub-category, click "Something Else"</li> <li>• Follow a few easy steps to submit your report</li> <li>• Download/Print a copy of your report for your records</li> <li>• Review our tips on the submission page</li> </ul> <p>If you have a complaint about how a company is handling your personal information, click <a href="#">privacy concerns</a>.</p>
Mobile Devices or Telephones	
Internet Services, Online Shopping, or Computers	
Education, Jobs, and Making Money	
Credit and Debt	
Robocalls, Unwanted Telemarketing, Text, or SPAM	
Other	

<h4>Report Identity Theft</h4> <p><a href="https://www.ftc.gov/identitytheft">IdentityTheft.gov</a> is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process. Visit <a href="https://www.ftc.gov/identitytheft">ftc.gov/identitytheft</a> for prevention tips and free resources to share in your community.</p>	<h4>Do Not Call Registry</h4> <p>The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at <a href="https://www.donotcall.gov">www.donotcall.gov</a>.</p>	<h4>Report International Scams</h4> <p><a href="https://www.econsumer.gov">econsumer.gov</a> is where you can report international scams and learn about other steps you can take to combat fraud. Your complaints help consumer protection agencies around the world spot trends and work together to prevent international scams.</p>	<h4>Related Items</h4> <ul style="list-style-type: none"> <li>• About Us</li> <li>• <a href="#">Getting Your Money Back</a></li> <li>• <a href="#">Scam Alerts</a></li> <li>• <a href="#">10 Ways to Avoid Fraud</a></li> </ul>
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## Who do I contact?

[ftccomplaintassistant.gov](https://ftccomplaintassistant.gov)

or [FTC.gov/complaint](https://ftc.gov/complaint)  
or call 1-877-FTC-HELP  
(1-877-382-4357)

## Mortgage Loan Passbook to Statements

Fidelity Federal will be changing from Mortgage Loan passbooks to monthly statements during the first quarter of 2021. Additional information will be provided in the coming weeks.

## Additional Contact Resources:

Local Police Department  
or Sheriff's Office

Office of the Ohio Attorney General:  
1-800-282-0515

[ohioattorneygeneral.gov](https://ohioattorneygeneral.gov)

Receives consumer complaints, scam reports and provides other crime victim services

Your Financial Institution  
Review your account activity

FBI Internet Crime  
Complaint Center (IC3)

[ic3.gov](https://ic3.gov)

File a complaint if you have been victim of Internet Crime or want to file on behalf of another person you believe to be a victim.

# Customer Appreciation Day

**October 30, 2020**

Both Offices will have  
Cookies, Drawing  
& Giveaways



## Trick or Treat Fidelity will have treats at the Alpha Event

THE ALPHA GROUP PRESENTS



### FREE Drive-Through Trick-or-Treat!

Tuesday, October 13, 2020 | 5pm - 7 pm  
1000 Alpha Drive, Delaware, OH 43015

Trick-or-Treat from the safety of your car as  
local businesses pass out treats!

*\*First come, First served - Supplies are Limited\**

Please RSVP at [AlphaGroup.net](https://AlphaGroup.net)



Dress up in your costume,  
wear a mask, and bring a  
bag to collect your treats!



## Upcoming Holiday Hours

Both Offices Closed

October 12	Columbus Day
November 11	Veterans Day
November 26	Thanksgiving
December 25	Christmas Day
January 1	New Years Day

## Office Hours

December 24	Christmas Eve 9am -12 noon
December 31	New Years Eve 9am -3pm

**Fidelity Federal**  
Savings and Loan

