NEWS SPRING 2025





WAYS TO IDENTIFY Caller ID Spoofing

Spoofing is a form of cyber-attack where the attacker impersonates a trusted entity to trick individuals into believing they are a legitimate, trusted source. Here are some common signs of spoofing.

FAKE CALLER ID

The number showing up on your phone may look like it's from a trusted organization but is ultimately a spoofed number. Callers may use phone numbers that appear similar to a trusted source to appear legitimate.

UNEXPECTED CALL REQUESTS

If you didn't initiate the call or weren't expecting a call from the organization, be cautious. Legitimate businesses typically don't randomly call asking for personal details.

PRESSURE TO SHARE SENSITIVE INFORMATION

If the caller pressures you for immediate personal information or payment over the phone, this is a major red flag. Real businesses will never ask for sensitive information this way.

UNUSUAL REOUESTS

Fraudulent callers may ask for payment via gift cards, wire transfers, or other non-traditional methods. Be aware that this is a strong indication of spoofing.

Stop potential fra<mark>ud in its tracks. Always verify the source and double-check any</mark> communication that asks for personal information by contacting us directly through our official webs<mark>ite or phone number. If you suspect a phishing attempt, report</mark> it immediately by contacting us at 713-864-4438. Stay vigilant and stay safe to protect your personal information.

HOLIDAY CLOSURES

Memorial Day Monday, May 26th

Juneteenth Thursday, June 19th

Independence Day Friday, July 4th



REAL-TIME ALERTS

For the latest real-time alerts for HHCU closures. news, or other important updates, be sure to bookmark our website and follow us on social media. You can also contact us to give us your current email address to get alerts delivered straight to your inbox. We aim to keep **HHCU** members informed with credit union alerts.



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YOUR ULTIMATE SUMMER GETAWAY AWAITS!

Ready for the adventure of a lifetime? Let HHCU help fund your summer travel plans with flexible terms and competitive interest rates on personal loans. Enjoy new destinations and adventures when you apply today! Use your summer travel loan to:



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Plan Excursions & Tours



Cover Travel Insurance Costs



Secure Car Rentals & Transportation



Purchase New Packing & Gear Equipment



Enjoy Dining & Shopping Experiences

APPLY NOW



Spring is the perfect time to refresh your home, and using the equity in your home could be a smart way to fund those updates. Whether you plan to upgrade your kitchen, add a new deck, or give your landscaping a makeover, tapping into your home's equity can help you achieve your dream space without draining your savings. Consider using a home equity loan or line of credit to give your home the springtime refresh it deserves!

GET STARTED



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Sign up to skip your May or June Ioan payment at HHCU! Free up some extra cash for travel this summer or simply for flexible budget planning. Most loans are available to be skipped.



CALL US AT 713-864-4438 FOR MORE DETAILS!

Subject to credit qualifications. Loans must be less than 10 days delinquent and have been open a minimum of 6 months. Cost is \$30 per loan skipped. Borrower must be at least 18 to skip payment. Loan Types excluded: Mortgages, home equities, credit cards, lines of credit and CD secured loans. Continue paying your loan(s) until you receive confirmation your skip request has been approved. Subject to change at any time.



