

MINIMUM BALANCE REMINDER

In order to be classified as a member, your par value (minimum kept on deposit in your savings account) is **\$25**. If you have not done so already, please comply with this par value requirement by keeping the minimum **\$25 in your savings**.

SCAM ALERT

ONE-TIME PASSWORD (OTP) BOT SCAM

Credit reporting company Experian is warning that scammers are utilizing bots — automated programs — to deceive people into sharing the two-factor authentication codes sent to them via text or email from financial institutions (or from companies such as Amazon).

The bot will make a robocall or send a text that appears to come from a bank, asking you to authorize a charge, then it asks you to enter the authentication code you've just been sent if the transaction isn't yours. It's actually the bot that's trying to log into your bank account, and it wants the code that the bank sent to you as a precaution, so it can get in.

How To Stay Safe

Never share authentication codes, or provide other information, in response to an unsolicited phone call or text.

BY THE NUMBERS

AS OF
MAY 31,
2023

36,753
TOTAL MEMBERS

\$295,388,607
TOTAL ASSETS

West Palm Beach

3469 Summit Blvd., West Palm Beach, FL 33406

Boynton Beach

1301 N Congress Ave., Boynton Beach, FL 33426

CU Center - Palm Beach Gardens

8895 N Military Trail, Suite 101-D
Palm Beach Gardens, FL 33410

Fort Pierce

4009 Okeechobee Rd., Fort Pierce, FL 34947

Royal Palm Beach

10469 Southern Blvd., Royal Palm Beach, FL 33411

SFFCU - Miami

1902 NW 14 Ave., Miami, FL 33125



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GuardiansCU.coop or call **561-686-4006**



THE SIGNAL

A QUARTERLY PUBLICATION FOR THE MEMBERS OF GUARDIANS CREDIT UNION



Your Money, Your Rules

Enjoy convenient digital banking solutions to manage your finances **ANYTIME, ANYWHERE!**

Say goodbye to long queues and experience hassle-free banking with Guardians One Online Banking and Mobile Banking! In addition to viewing your account histories, checking balances, and paying bills, you have access to these services:

Remote Deposit – Now within the Guardians One Mobile App, deposit checks with just a few taps on your mobile device.

Zelle – Send money to friends and family the fast, safe, and easy way.

CardControl – Receive real-time alerts, set spending limits, and more on your debit and credit cards.

Know Your Credit Score – Gain instant access to your credit score, report, and personalized money-saving offers.

For more information, visit us online or contact us at **561-686-4006**.

July 2023

On Duty for You



IN THE COMMUNITY

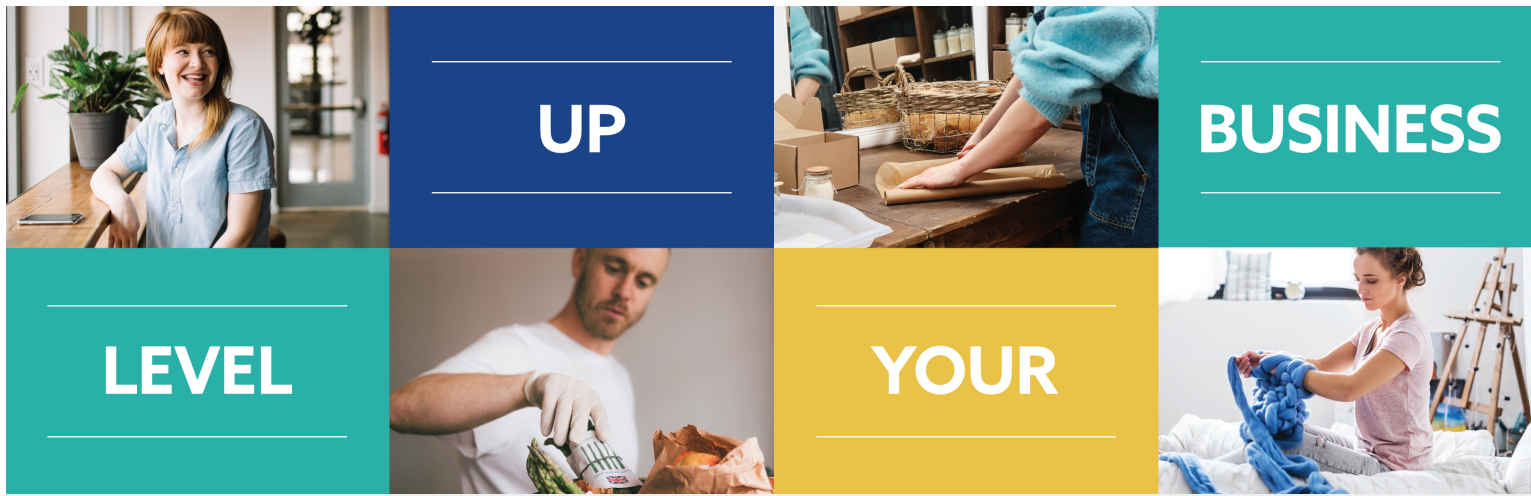
HOLIDAY CLOSINGS



July 4th
Independence Day

September 4th
Labor Day

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Unleash your potential with our **Business Lending solutions!**

Access to capital is vital to stimulate the economy and help our community's small businesses thrive. From building a fleet and improving cash flow to purchasing equipment and inventory, we have the resources you need to succeed.

LOAN OPTIONS INCLUDE:

- Vehicle purchases or refinances
- Equipment purchases or refinances
- Business credit cards

ADDITIONAL PRODUCTS AND SERVICES INCLUDE:

- Business Savings
- Business Checking
- Merchant Services

For more information, visit us online or contact Heather Landstrom, Business Relationship Manager, at 561-686-4006 ext. 1200.



Give your budget a break and skip a payment when it's right for you!

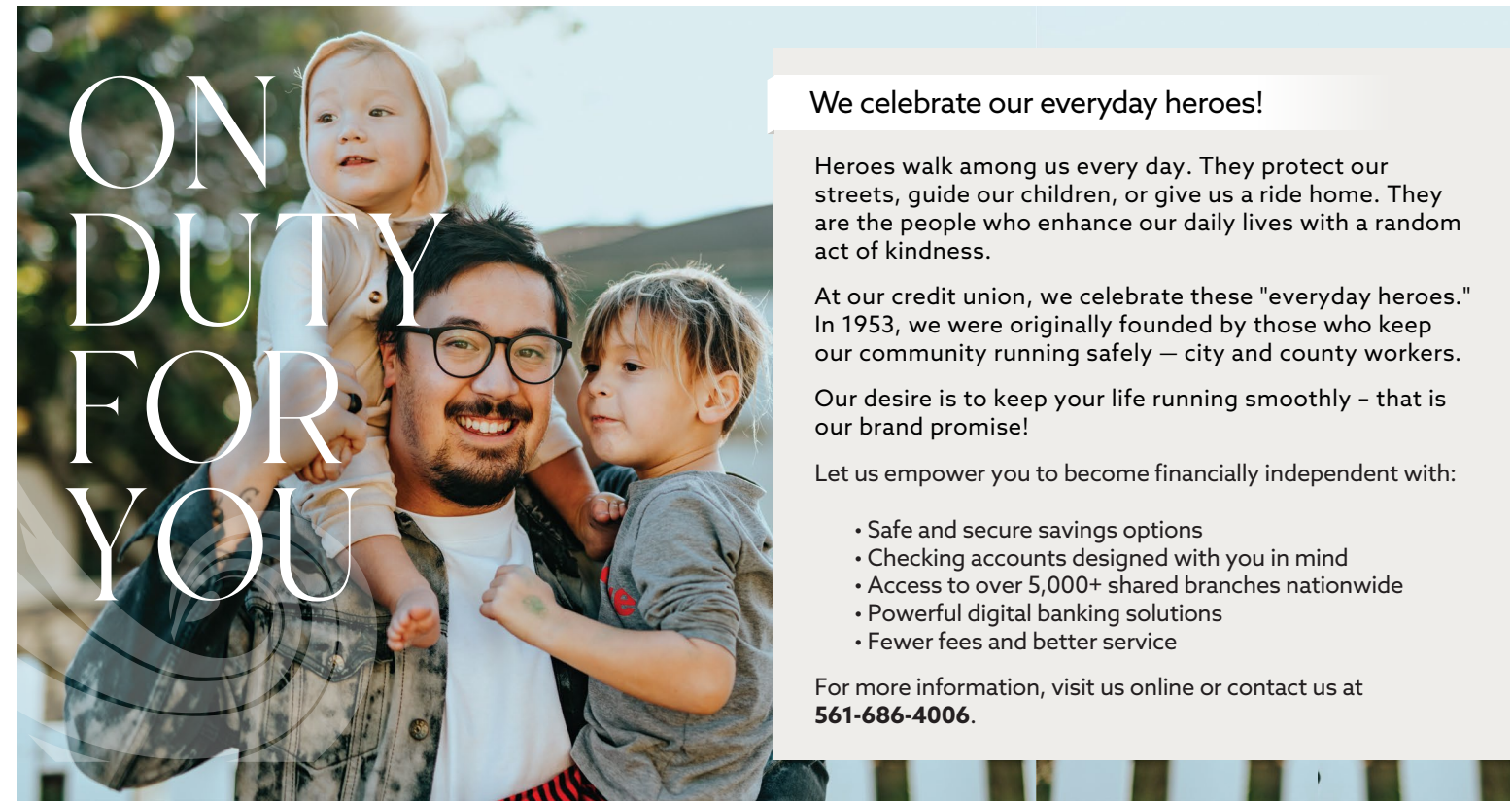
Our Skip-A-Pay is now online, easier than ever and instantly skips an eligible loan payment on your schedule! Simply enter your account number and last name to get started.

Just be sure to meet our eligibility requirements and your loan qualifies. Skip-A-Pay rules include, but are not limited to:

- You may skip eligible loans for up to two loan payments within a twelve-month period.
- Loans must be current.
- Loans must be open a minimum of 11 months.
- Loans must have a loan balance of \$500 or greater.
- Loan payments must be greater than \$50.
- Must have a minimum of \$50 in share/savings account to qualify. This includes the membership par value of \$25 and the \$25 fee for each eligible loan to be skipped.
- Home equity loans, first mortgage loans, and Mastercard credit card loans are not eligible.

Give your budget some wiggle room and request your Skip-A-Pay now! Visit skippay.org/guardians to get started or contact us at **561-686-4006** for more information.

GuardiansCU.coop or call 561-686-4006



We celebrate our everyday heroes!

Heroes walk among us every day. They protect our streets, guide our children, or give us a ride home. They are the people who enhance our daily lives with a random act of kindness.

At our credit union, we celebrate these "everyday heroes." In 1953, we were originally founded by those who keep our community running safely – city and county workers.

Our desire is to keep your life running smoothly – that is our brand promise!

Let us empower you to become financially independent with:

- Safe and secure savings options
- Checking accounts designed with you in mind
- Access to over 5,000+ shared branches nationwide
- Powerful digital banking solutions
- Fewer fees and better service

For more information, visit us online or contact us at **561-686-4006**.

To Find The Nearest Branch:

1. Visit guardianscu.coop to find a branch
2. Download the **CO-OP Shared Branch App** or
3. Text a Zip Code to **91989** to find nearby Shared Branch Locations
SB = Shared Branch SBX = Shared Branch Express
4. Call **1-888-748-3266** for more info

Guardians partners with the CO-OP Shared Network to provide you with access to over 5,000 credit union branches nationwide.



NOT ALL HEROES WEAR CAPES

Have a story about a Guardians employee's excellent service? **We want to hear about it!**

Tell us your story online at: heroes.guardianscu.coop/nominate

CONGRATULATIONS to our 2023 Ruth & Lake Lytal Scholarship winners, **Jadyn James and Edgar Perez!**



Jadyn James with Steve Bosack, President/CEO

Ms. James is a graduate of Palm Beach Lakes Community High School with a GPA of 3.99. She will be attending Oakwood University this fall and majoring in biology.



Edgar Perez with Steve Bosack, President/CEO

Mr. Perez is a graduate of John I Leonard High School with a GPA of 4.06. He will be attending Harriet L. Wilkes Honors College at Florida Atlantic University this fall and majoring in biochemistry.

Best of luck in your future endeavors!

GuardiansCU.coop or call 561-686-4006