

Tips for Shopping Online

Shopping online is one of the greatest conveniences of our generation. We can get anything from clothes to groceries delivered to our home; all with the click of a button!

Online shopping is becoming so popular that Cyber Monday is beginning to surpass Black Friday shopping. In 2018, Cyber Monday shopping surpassed Black Friday shopping transactions by nearly 2 million. Consumers spent nearly \$8 billion on Cyber Monday in 2018, according to Adobe Analytics.

The more convenient shopping online becomes, the more it opens the door for fraud or identity theft incidents.

Are you an avid online shopper? Check out these tips below to make sure you're browsing and purchasing safely.

1. CHANGE YOUR PASSWORDS

Do you have the same password and username for the accounts you frequently use? That's not uncommon, but it's also not safe. For the best protection, you should change your passwords every three to six months. It's best to choose long passwords that can't be easily guessed and include numbers and symbols.

2. AVOID PUBLIC WI-FI

It's not hard to find a public hotspot. You can find a public Wi-Fi spot at just about any bookstore, retail store or café, and it's super convenient because it's accessible and free. But not all free Wi-Fi is secure. Most hotspots don't encrypt your data, which makes it more vulnerable to hackers who can obtain it using any cheap or easily available software.

Fortunately, you can protect your data and sensitive information with a VPN (virtual private network). You can use a VPN on your mobile device as well as a laptop, and the VPN will encrypt all data going into and out of your device while blocking hackers from attempting to intercept or change data communications.

3. USE YOUR PFCU CREDIT CARD

Holiday shopping and Cyber Monday is just around the corner! It's hard to pass up on those deals while shopping from the comfort of your home. Make sure you're protected while snagging amazing deals! When you're shopping online, it's always better to use your PFCU credit card rather than a debit card.

With your PFCU credit card, you have the strongest layer of protection because federal regulations state that you won't have to pay while the credit card company investigates. Plus, most major credit card companies offer liability protection for fraudulent purchases.

4. DO YOUR RESEARCH

If a deal is too good to be true, it probably is. Not all websites or companies are legit businesses. There have been plenty of instances where people purchased products through advertisements on social media only to discover they "purchased" a product through a company that wasn't legit.

Often times, it's a company in a different country so it's almost impossible to get a refund. Make sure you're buying from a verified company. Check out the Better Business Bureau and see if they're listed. If so, what are the reviews?

5. NEVER PROVIDE SENSITIVE INFORMATION

Legit companies will never ask for your username, password or sensitive account information. So, if you're dealing with a company that asks for any of that, let that be a red flag. Plain and simple: online retailers don't need sensitive information to complete a transaction.

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479 S Military Trail,
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IRIS THOMASSON IS RETIRING



Iris Thomasson, our branch manager at Juno Beach will be retiring in November of this year. Iris began her career as Branch Manager at FPL Employee Federal Credit Union in November 1991. She has served you and Power Financial Credit Union for over 27 years.

Iris states, "When I applied, I had no idea what a credit union was, with no Wikipedia nor Google search, I headed to the library to look it up. I was one of 100 applicants.

We interviewed with then CFO, Peter Carroll and President, Janice Ashe. I have seen many changes and the philosophy of "people helping people" remains true. That's what I love."

Her membership consists of both current and retired FPL/NextEra employees and their families, who often frequent the branch, just to say "Hello". According to Iris, "I have to say the highlight in my career has been building the everlasting relationships with FPL/NextEra employees, their families and the community. I love helping people and creating strong bonds which keep the members coming back."

Under her guidance the branch has served the Juno Beach community as a trusted financial institution and shared branching facility. Her compassion, positive demeanor and willingness to help is immeasurable. She states, "My mission in the credit union was to grow the business and help our members be financially healthy. When members come in and thank you for helping them and their families from years ago, it's personally satisfying and very heartwarming." Iris defines the credit union philosophy of "people helping people".

Iris has these words for her credit union family, "To my Juno team and throughout this wonderful organization 'THANK YOU' for your encouragement, love and support. Without my team I would not be whom I am today and I sincerely appreciate each and every one of you. The most lasting honors of all are those which my Power Financial CU family and my personal family have bestowed upon me."

Iris, enjoy retirement. You will be greatly missed by colleagues and members alike. We are happy for the next chapter in your life and look forward to exciting things to come. As you retire this year, Power Financial Credit Union would like to thank you for your dedicated service and all you have done for our members and our credit union family.



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HOLIDAY SCHEDULE

COLUMBUS DAY Monday, October 14	THANKSGIVING DAY Thursday, November 28
VETERANS DAY Monday, November 11	CHRISTMAS DAY Wednesday, December 25

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Sheridan Branch  SE Corner of I-75 & Sheridan Street 2020 NW 150 Avenue Pembroke Pines, FL 33028	Juno Branch  Across from FPL HQ off US-1 12575 US Highway 1 Juno Beach, FL 33408	Kendall Branch  Located in the Palms Shopping Center 8228 Mills Drive Miami, FL 33183	North Shore Branch  Located Inside the Hospital's South Entrance 1100 NW 95th Street Miami, FL 33150	Florida City Branch  Across from Home Depot on US-1 33004 South Dixie Highway Florida City, FL 33034
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