

August 2024

Message from the President & CEO

Dear Member,

As the school year starts back up, I wanted to take a moment to reflect on the contributions of our high school summer interns and share my heartfelt gratitude for their hard work and dedication.

This summer, MPCU hired four talented students from Everett High School who brought fresh perspectives, innovative ideas, and an incredible amount of enthusiasm to our organization. From day one, they embraced our mission and made significant contributions to various marketing projects and community initiatives.

The Summer Internship Program offers the students an opportunity to gain valuable hands-on work experience in a supportive environment, and skills development to help prepare for a future career. The EHS interns worked on a marketing campaign targeted towards teens and young adults about financial success to share with our members and community.

I would like to extend my sincere thanks to each of our interns for their commitment and hard work. We are deeply appreciative of the positive impact you have made during your time with us.

Sincerely, **John J. Murphy** President & CEO

National Public Data Hack



IMPORTANT: ACTION SUGGESTED

In today's digital landscape, data breaches have become all too common. The most recent incident involves a hacker known as "USDoD", who allegedly breached the systems of the National Public Data (NPD), a company that aggregates data to provide background checks. NPD has reported unauthorized access to their systems, potentially exposing sensitive data. The breach is believed to have started in or around April 2024.

The hacker breached National Public Data and leaked personal records, not credit or debit card information, but we recommend that you carefully monitor your data and be extra vigilant about phishing attempts.

Protecting Our Members is Our #1 Priority.

Here's what you need to know:

- Affected Information: The breach may involve personal details such as names, Social Security numbers, and financial information.
- Protect Yourself: Monitor your accounts for any unusual activity. Consider
 placing a fraud alert or a credit freeze with the major credit bureaus to protect
 your credit.
- Stay Vigilant: Be cautious of phishing attempts and other scams that may exploit this breach.

Security experts recommend that consumers put freezes or alerts on their credit file at the three major credit bureaus: Experian, Equifax, and TransUnion. Freezing your credit is free and will stop bad actors from taking out loans or opening credit cards in your name. To learn more about how to freeze your credit, please click **here**.

Check the <u>Federal Trade Commission</u> for details on how to protect yourself. More resources are available on our <u>Fraud & Resources Page.</u>



Back-to-School Backpacks + Supplies

Our Members Plus Annual Backpack Drive is in full swing! This year, our dedicated team, with a special shoutout to our four summer interns from Everett High School, carefully packed over 500 backpacks. The backpacks are stocked with essential school supplies, providing young students with everything they need to start their school year off right! The backpacks will be distributed to students in the communities served by MPCU.

In collaboration with local schools, and organizations like the Boys and Girls Club, Public Libraries, and YMCA, our credit union ensures that these backpacks reach the students and families who truly need them. These partnerships are invaluable to our annual backpack drive, and we are incredibly grateful for their support.

The funds for the backpacks and school supplies are generated by our members who utilize the coin machines located in the lobbies of MPCU branches. The fee income collected from the coin machines across all branches is then used to fund our impactful Backpack Drive.

We thank our members and employees for joining us in helping ensure local students begin the school year with the tools they need to succeed.

Online and Mobile Banking



Learn More!

Latest from MPCU Blog



Tale of Two Millennials: The Impact of Saving

Although the times may have changed and there are many differences between modern Millennials, Gen Xers, and boomers; saving and preparing for the future is still important for a stable and secure financial situation for everyone. In fact, the impact of saving vs. not

saving for a Millennial is tremendous and can be life-changing, as shown by the comparison here of each chosen pathway: the saver and the non-saver.

Read the Entire Article

Questions? Visit our Contact Us page to get in touch.









Members Plus Credit Union, 29 High Street, Medford, MA 02155, 781-905-1500

<u>Unsubscribe</u>





