

# Metro Minute

DECEMBER 2021



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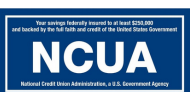
**Save the Date:  
Annual Meeting  
March 26, 2022  
Marriott Hotel,  
Regency  
10220 Regency  
Circle  
9:00AM**

## Financial Scams Continue to Rise

Financial scams cost consumers billions of dollars every year and Metro members are no exception. Annually, the number of members affected, and the dollars lost, continues to grow. Types of financial scams Metro members have fallen victim to include:



- **Lottery Scams** where victims are convinced they won a lottery or sweepstake, but need to send money for “fees” or “taxes” in order to collect their winnings. The victims never meet the criminals in-person, and a new “fee” or “tax” always arises until the victim stops sending money.
- **Government Impersonator Scams** where criminals pretend to be government officials threatening jail time unless the victim pays fines or costs. Real government officials don’t threaten arrest over the phone, and the IRS always sends correspondence and asks you to call them.
- **Romance Scams**, like the name suggests, involve criminals creating fake profiles and trolling social media for lonely or compassionate victims. The criminal is always somewhere that makes meeting in person impossible, and once the victim is emotionally invested, some crisis will occur and the victim is asked to send money.



METRO CREDIT UNION

# Financial Scams cont'd



- **Grandparent Scams** use an older person's love of family against them. In these scams someone posing as a grandchild will need money to help them get out of significant trouble. The "grandchild" won't be available to talk after making the request, and the criminals demand money immediately, usually in the form of money orders, bank checks, or gift cards.

- **Tech Support Scams** occur when criminals convince victims they are from a hardware or software company reporting a problem on the victim's PC. They con victims out of information that gives the criminals remote access to the victim's computer. Once in, the criminals can get passwords, account numbers, emails, everything they need to hack a bank account.

Members have fallen victim to all of these scams and many others this year alone. Older members are more frequently the targets of the scams, but people of all ages, backgrounds, and education levels can fall victim to these crimes. These scam artists are very good at what they do and they are very good at getting victims to trust them.

Financial scams almost never end until the victim finally stops sending money, which often doesn't occur until they run out of money. When the crime is over, in nearly every instance, the victim is able to look back and recognize multiple red flags they overlooked while the scam was being perpetrated. Even when a victim suspects or knows something isn't right, they may believe they're "in too deep" already, or the criminal might use the victim's desire to believe, or loneliness to overcome the red flags. In the end, many victims are either too embarrassed or too confused to report the crime.

# Financial Scams cont'd

Over the years, Metro has provided information about how to prevent common schemes from happening:

- Do online searches on who you're talking to.
- Never send money to someone you "met" online, but cannot meet in person.
- Never give personal or financial information to someone who initiates contact.
- Don't be pressured into acting quickly without time to think or talk to family or friends.
- Avoid clicking popups, opening attachments, or doing downloads on your computer.



While those techniques work, there is one thing members can do that didn't occur in 100% of successful scams, and would have prevented 95% of these crimes; be skeptical and end all communication with the potential criminal as soon as possible. Criminals are in it for the money. If they perceive you as harder to convince or more work, they'll likely move on to the next target.

These types of scams are always changing, please visit [www.consumer.ftc.gov/features/scam-alerts](http://www.consumer.ftc.gov/features/scam-alerts) to read more about the scams listed above and more. If you are uncertain if you or someone you know has been contacted by a criminal for the purposes of a financial scam, please use the step by step instructions listed at [www.consumer.ftc.gov/articles/what-do-if-you-were-scammed](http://www.consumer.ftc.gov/articles/what-do-if-you-were-scammed), contact the Federal Trade Commission at [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov), or contact Metro. Chances are, we've heard the story before.



# Annual Membership Meeting- Saturday, March 26, 2022

Each year Metro holds an Annual Meeting open to all members of the Credit Union. The 2022 Annual Meeting is currently planned for Saturday, March 26, 2022 at 9:00 a.m. at the Marriott Regency Hotel in Omaha. This year's Annual Meeting will include only the business meeting, no meal or door prizes, and reports as required in the Credit Union's bylaws. There is no cost to attend but please call 402-551-3052 to reserve a seat.

Each year, three directors are elected to the Credit Union Board. In 2022, three incumbents, Board Chairman John White, Director Marilyn McWilliams, and Supervisory Chair and Director Erin Gubbels have each expressed a desire to serve an additional term and have been nominated to do so by the Nominating Committee. In accordance with our bylaws, nominations from the floor are not permitted. When the number of candidates equal the number of open positions, no ballot election will be held.

Current Metro members in good standing who have an interest in running for the Board after the Nominating Committee has submitted a slate of candidates may do so by submitting a Petition signed by 1% of current members (approximately 440 as of writing), along with a statement of qualification and biographical information. This petition must be submitted to the Nominating Committee by January 28, 2022. Metro Credit Union Directors serve as uncompensated volunteers

elected from the membership to three year terms. Directors are required to attend meetings at least monthly and be available for possible Committee assignments, special meetings, and training throughout the year.





# Board of Director Biographies



**John White**  
Incumbent  
Metro CU  
member:  
17 years

John has lived his entire life in Omaha, attending Westside High School and the University of Nebraska, Omaha. John has owned and operated a small business for 38 years. He has served as President of the Westside Alumni Association, President of the Omaha Chapter of Painting and Decorating Association, and Trustee for Lutheran Church of the Master. John and wife Carol have two children (David and Emily). John is an avid golfer, hunter and boater.

"I first learned of Metro Credit Union years ago when I was providing service as a vendor. I was immediately impressed by the service provided by the staff and based on my experience, I later took the opportunity to become a member. I have served as a Metro Credit Union volunteer Director for the past 14 years and it would be my pleasure to continue serving in that capacity."



**Erin Gubbels**  
Incumbent  
Metro CU  
member:  
26 years

Erin first opened her checking account with Metro when she was fresh out of college and working at UNMC and financed her first (of many!) cars through Metro.

Most of Erin's career was in radio and television sales and sales management. After moving to Springfield, MO in 2004 and then on to Orlando for her work, she returned to Omaha - and Metro - in 2009. She has since joined a SaaS firm that provides technology solutions for stations in almost every major radio group in America, as well as many television stations.

In 2010, Erin had the opportunity to work with Metro on their marketing campaigns. "I learned so much about Metro in that process, and was endlessly impressed with the leadership team and their vision. I saw so many savvy, future-proofing decisions that were made and I know that the success of Metro has everything to do with the sound strategy that the team constructs." She was proud to be invited to join the supervisory committee and, after seven years of serving on the committee, was equally honored to join the Board.

Erin enjoys home improvement projects with her husband, hiking, traveling, reading, walking and playing with their rescue dogs and spending time with their daughter, Molly. The oldest of eight, most of Erin's family lives in Omaha and she is grateful to be back home where she can spend time with her parents and siblings.



**Marilyn McWilliams**  
Incumbent  
Metro CU  
member:  
47 years

Marilyn dedicated a number of years serving the credit union in a volunteer capacity. Marilyn served a total of nine years as a Metro Credit Union volunteer Director, two years as a Supervisory Committee member and many years as the credit union's Membership Officer.

Marilyn has one son, Michael, living in California. Marilyn worked a total of 39 years for both Clarkson Hospital and Nebraska Medicine as an LPN, retiring in 2010. Marilyn cites the need for Metro to remain competitive by offering a complete list of financial products and services to their members. To that end, Marilyn has overseen the development and implementation of many of the credit union's products and services enjoyed by members today. Marilyn says she is committed to the idea that each member holds a stake in the future of the credit union and would appreciate the opportunity to help keep that philosophy in place.



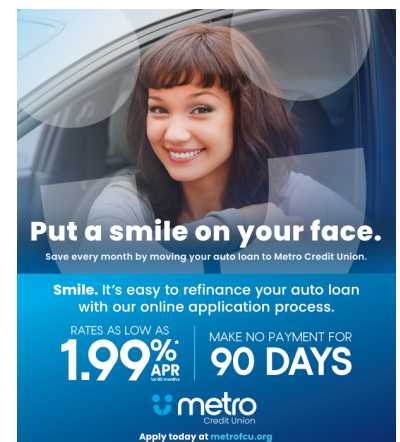
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