

Sharing Sometimes Isn't Caring!

Topside FCU understands how important it is to keep your money and account information secure. Each year your Credit Union engages with numerous outside security firms to audit and test our systems for vulnerabilities. The Topside hardware and software firewalls are continually assessed for performance and when needed, replaced with newer, more robust solutions. The Topside employees attend multiple trainings each year to maintain their proficiency and awareness of social engineering trends and techniques. All of this is done because it's your money. The money you're saving for a new home or to help pay for your kid's education. The money you need to pay the rent, buy groceries, and fill your tank with gas. Topside puts account security and your trust in the Credit Union above everything else. But we can't do everything. Here are a few things to remember when it comes to your account security:



- Never write your PIN on your ATM/Debit/VISA card.
- Don't share your PIN with a "trusted" friend or family member. Most unauthorized plastic card transactions are made by someone known to the card holder.
- Protect access to online banking the same as you would protect cash. Topside will never contact you and ask for your username and password. Trust me, we can see your account without needing access to your digital banking logon credentials.
- Sign up for "two-factor authentication" in online banking. Two-factor authentication provides a very effective extra layer of protection by texting you a one-time-use six-digit code when accessing your account through online banking. You will be given the option to let the system know when you are on a trusted device, like your mobile phone/tablet/computer, so you don't need the code each time. With two-factor authentication enabled, a fraudster who somehow determined your username and password will still not be able to access the account. If you receive the six-digit authorization code when you did not try to log in to your account, call the Credit Union immediately and never share that code with anyone. Once again, Topside will never call you and ask for your logon information or that code. **Never!**
- Sign up for account alerts so you know when someone has accessed your account and when a transaction is clearing. If you receive an alert and suspect a problem, contact the Credit Union ASAP.
- Sign up for MyCardRules™. MyCardRules™ is an incredibly powerful card control app that goes well past just turning your card on or off. You can be notified of purchases in real time. You can even set it up so your card will only work when your mobile phone is in the same location as the card. MyCardRules™ is free, quick, easy and provides peace-of-mind.

In the end, Topside places enormous resources into making your account as secure as possible, but we can't do everything. Never click on links to your account from emails or texts even if you're sure the communication is from the Credit Union. Never ever share your account information with others. Money is a powerful motivator and even people you think you know well can be tempted. Never share your PIN or one-time code if someone calls or messages you and asks for it. Finally, call or stop by a branch as soon as possible if you think your account could be compromised. We don't mind if it's a false alarm, and we're always happy to hear from you or see you!

Thank you for being a member.

Bruce A. Six, CEO

Feel free to email Bruce at Bruce.Six@topsidefcu.org.

HOW TO GET STARTED IN PLANNING YOUR FINANCIAL FUTURE

If you don't have much experience with planning for retirement, getting started can seem daunting. However, taking first steps doesn't need to be intimidating. A good starting point is to consider some important questions: Where do you stand in terms of your income and future financial needs? What are your financial and lifetime goals? And, how long do you have to reach them?

Destination: Retirement

Retirement is typically one of the top financial goals you'll work toward. It may be the furthest out, but any good financial plan starts with figuring out how much you'll need to live on during your retirement years, putting a strategy in place to get there, and then addressing your shorter-term needs. Ongoing advances in medical care have resulted in an unprecedented increase in life expectancy over the last few decades. The average American today is living a longer life than his or her counterpart of a generation ago. This means that the average person leaving the world of full-time work at age 65 can reasonably expect to spend 20 to 30 years or more in retirement. Having the freedom to live life your way during retirement will depend, at least in part, on having a plan that aligns with your personal goals.

Envision the retirement you want

Another factor in figuring out how much income you will need in retirement is picturing how you want to spend your retirement years. Do you want to travel? Own a second home? Leave a legacy to your family, charity, or alma mater? Or maybe you just want to live a simple lifestyle with the primary goal being to cover your basic expenses. Now's your time to think through the world of possibilities, because the sooner you start planning – and saving – the better able you are to reach your goal.

Time is your friend

Setting aside even a small amount each month can add up over time. One common and effective strategy is to use traditional retirement vehicles, such as an employer-sponsored 401(k) plan or individual retirement account (IRA), and set up automatic contributions. While each of these types of retirement accounts has unique rules, all offer tax benefits that can add up over the long term. Even if you're nearing retirement, it's not too late. If you are 50 or older, "catch-up contributions" help pre-retirees stash even more into their 401(k) or IRA than the basic contribution limits each year.

How should you allocate your money?

How you allocate the money you've accumulated – and the goal-related products you choose – are probably the most critical factors when it comes to creating a retirement plan. As mentioned, there are IRAs for retirement goals, as well as guaranteed lifetime income products, but depending on your life stage, you may want to consider other solutions as well. For example, cash value life insurance could help protect your family's financial security and serve as an effective estate planning tool.

Diversification helps balance risk

Diversification can be summed up in the phrase, "Don't put all your eggs in one basket". Regardless of the types of retirement product solutions you invest in, don't bet your retirement nest egg on just one. The types of products you select should vary depending on factors like your risk tolerance and retirement time horizon. These two factors work hand in hand. The further out your retirement, the more risk you may be comfortable in taking with your investments. When it's time to determine the products and financial strategy that's best for you, you may want to consult with a financial professional who can help you map out a sound plan. In the meantime, make sure you have a clear vision for your goals, so you'll be better prepared to plan your financial future.

Please contact Scott E. Pettyjohn at Topside Financial, LLC for a review of your Financial Future (540) 413-3878.

*** NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION * MAY GO DOWN IN VALUE**

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COMMUNITY CORNER

Reality Fair

Financial education is a standing initiative for Topside. During the Spring, we were able to give over 1,000 high school students a reality check! These students participated in a 90-minute game where they were given a career, debt, and a family. They then had to use what was given to them to make adult purchases like a car, home, health insurance, and determine if they could afford real life emergencies. This is always eye opening to the students, and they get to learn in an exciting, hands-on way!

Reach out to Lauren Polen at Lauren.Polen@topsidefcu.org to schedule your classroom for a financial education workshop.



Spring Shred Event

Shred events have become a huge success for Topside and the local non-profit that we choose to benefit from the donations. This Spring, disAbility Resource Center was chosen to receive all donations that were collected, and like always, we matched up to \$250.00, bringing the **total amount collected to \$1,412!**

If you missed us in the Spring, check us out at our **King George location on October 15th.**



Easter Food Drive

Food drives are always one of Topside's favorite ways of giving. We all love food! In April we partnered with the Fredericksburg Area Food Bank and filled five Easter baskets for families. These included food for an Easter meal and goodies for everyone in the family.



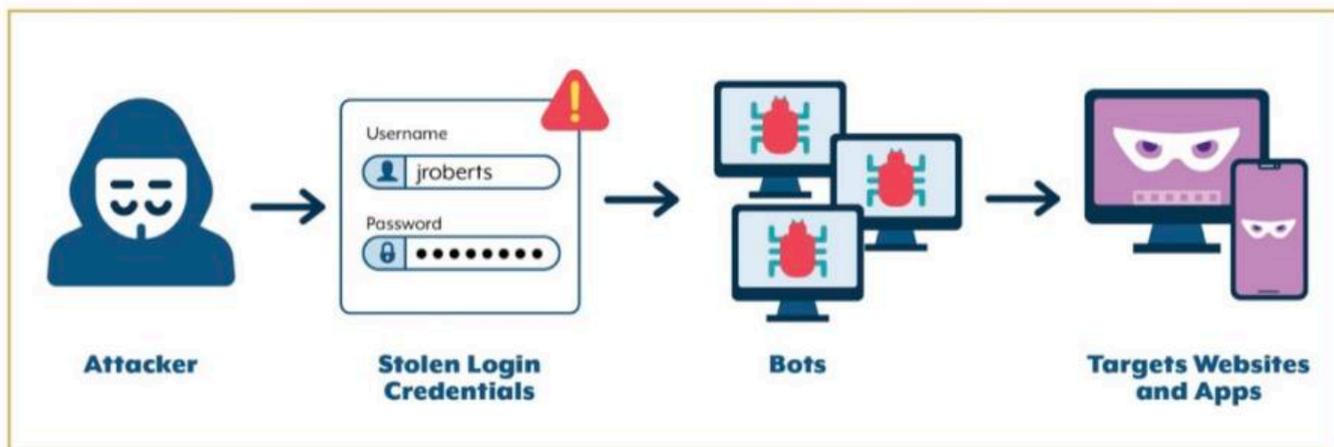
Join the Zogo Pineapple Party!

As part of our commitment to your financial wellbeing, we're introducing Zogo, a fun and engaging way to learn about finances! Just download the app, play through the short modules, and earn \$5, \$10 and \$15 gift cards from your favorite brands.

Download the Zogo app at Google Play or the App Store and enter code TOPSIDE after downloading!

Avoid the **Damage of Stolen Data**

Credential stuffing is a cyberattack in which stolen user credentials - usually usernames (which could be email addresses) and corresponding passwords - are used with brute force to make automated login requests. The stolen user credentials are typically from data breaches that could have happened recently, but also may have occurred long ago. These types of attacks are particularly effective when the same username and password combination is used across multiple websites or services.



To avoid becoming a victim of credential stuffing and other password-related attacks, it is recommended that you use a strong and unique password on your email account, as well as for every account you use online. It also limits the number of passwords you must change if one of your accounts is involved in a data breach. Strong passwords, such as those using a combination of upper- and lower-case letters, numbers, and special characters and that are not easy to guess help to defend against password guessing and brute force attacks like this.

Because we are all pretty tired of having to remember so many passwords, you may need some guidance on remembering them all. You could write down clues for the sites to jog your memory. You could also use a password creation strategy that is consistent. For example, we suggest using the website name to create a password. You start with a base password of at least ten characters and add characters from the website to it. Your base could be "XU527mh19p", and you might have an account at Google. Your password could be "XU527mh19pGo," using the first two letters of the site. This will prevent them from being duplicated, for the most part.

Another option to help you is to use a password manager. There are many options, from apps to websites. Just remember that if your master password for one of those sites gets stolen, or if the password manager company is breached, you will need to change ALL of your passwords.

Finally, turning on two-factor authentication (2FA), also known as two-step verification (2SV), or multi-factor authentication (MFA) adds an extra layer of protection that may stop a credential stuffing attack in its tracks. If this is offered for an account, no matter how unimportant you think the website may be, activate this feature.

The Attorney General's Office of New York State created a Business Guide for Credential Stuffing Attacks. In it, there was reference to a study by Digital Shadows that there are 15 billion stolen credentials making their way around the Internet. It also noted a Ponemon Institute finding that businesses lose an average of \$6 million per year to credential stuffing attacks.



Summer Energy Saving Tips

Do the hot summer months have you reeling about your electric bill? These simple and inexpensive actions can help you save energy and money during the warm summer months.

Use windows and trees to cool your rooms

- Open windows on cool evenings and nights
- Install window coverings and shade screens
- Plant shade trees and bushes

Operate your thermostat efficiently

- Set your thermostat as high as comfortably possible
- Keep your house warmer when you are away
- Avoid excessive cooling



Utilize fans and ventilation

- Install ceiling fans and use them only when you are in the room
- Use window fans on cool nights/days
- Turn the bathroom fan on when showering or bathing to remove heat and humidity

Keep the cooling system running efficiently

- Schedule regular maintenance to avoid expensive last-minute repairs
- Vacuum air returns regularly
- Ensure registers are not blocked by furniture or misplaced items

Check for air leaks

- Add caulk or weatherstripping around leaky doors and windows
- Turn water heat down
- Turn water temperature to the warm setting (water heating accounts for 18% of energy consumed in your home!)

Take Your Credit Union with You Wherever You Go

Sports field, vacation, or errands around town, the Topside FCU mobile app is all you need to stay connected to your credit union accounts wherever you are, all summer long. Simply download the app and enjoy 24/7 access to your account balance, history, and cleared payments. Plus, transfer funds, deposit checks, and schedule payments - all from the convenience of your mobile device.

Visit your app store to search for and download the Topside Federal Credit Union mobile app in just two simple clicks.

Locations

DAHLGREN/KING GEORGE

Naval Support Activity
South Potomac
17442 Dahlgren Road

Plaza Branch

5472 James Madison Parkway

FREDERICKSBURG

Augustine Branch

2004 Augustine Avenue

Massaponax Branch

9622 Patriot Hwy

Mailing Address

P.O. Box 519
Dahlgren, VA 22448

Phone Numbers

(540) 663-2181
Fax (540) 663-5779
Federally Insured by NCUA



Topside

Federal Credit Union

P.O. Box 519
Dahlgren, VA 22448

PRSR STD
U.S. Postage
PAID
CUAdvantage

HOLIDAY CLOSINGS

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Veterans' Day

Friday, November 11

Thanksgiving

Thursday, November 24

Christmas Day (observed)

Monday, December 26

Barry Johnson

August 22, 1942 - March 11, 2022

Barry Johnson served on our Board of Directors, holding a variety of offices throughout the 1980's. He was well-respected among his peers and played a large part in the growth of our Credit Union during that time. Barry's family and friends are in the thoughts of everyone at Topside during this difficult time.

