



To provide a convenient place for our members to make secure investments at competitive rates.

### Branch Location

1678 S Pioneer Rd  
Salt Lake City, UT 84104

Branch: 801-973-5052  
Loans: 801-973-1555  
President: 801-973-5143  
Fax: 801-973-5142



Look for this symbol at over 5,000 participating shared branching locations

### Report a Lost or Stolen VISA Card

Credit Card 1-800-991-4964  
Debit Card 1-800-991-4961

### Holiday Closures *(observed)*

Monday, Jan. 16 - M L King Jr. Day  
Monday, Feb. 20 - President's Day



### Mobile App

- View Balances
- Pay and Transfer funds
- Remote Deposit checks
- Pay Bills



1. Make sure you have up-to-date and active security software that includes:
  - **FIREWALL PROTECTION.** A firewall is basically a software program or a piece of hardware that helps to screen out malware and hackers that try to reach you through the internet while you are on it.
  - **ANTI-VIRUS PROGRAMS AND OTHER ANTI-MALWARE PROGRAMS OR PROTECTION.** Don't assume an anti-virus program offers protection against all kinds of malware. Viruses are one type of malware. Other types, including the information-stealing malware known as spyware, may not be covered by an anti-virus program. Investigate security software programs and make sure yours is comprehensive.
2. Update, update, update! Keeping your operating systems, security software programs, and browsers current can help secure your identity. Updates provide new patches for any security weaknesses.
3. Evaluate your browser's privacy settings, plus think about limiting or disabling cookies –those tiny bits of data used by Web servers to identify users. Some cookies are useful, but others can be used maliciously and collect information about you.
4. Explore security options for all internet-connected devices, including gaming systems.
5. Make sure mobile devices aren't set to automatically connect to nearby Wi-Fi, as this can expose you to insecure networks.
6. When not in use, disable mobile device features that connect you to other devices.
7. Set mobile phones, tablets, and laptops to lock automatically after 5 minutes or less of non-use.
8. Back up your data regularly.
9. Before disposing of a computer, mobile device, or any internet-connected item, completely and permanently remove all personal information from it.
10. If you use an at-home wireless network, take steps to secure it. Otherwise, unauthorized users may be able to access your personal information, see what you're transmitting, or download malware.
  - Make sure your wireless router's encryption feature is turned on.
  - If your router comes with a built-in firewall feature, turn that on too.
  - Change the default name the manufacturer gave the router to one only you know.
  - Routers also come with a default password. Change that to one that's hard to crack.
  - Many router manufacturers release security updates. Regularly check for new firmware updates for your router.

**PROTECT yourself**  
**DETECT warning signs**  
**CORRECT problems that arise if your identity is stolen**



801-973-5052



varexfederalcu.net





# KIDS KLUB CORNER



Congratulations to our Bucky Bucks  
**"Christmas Coloring Contest"**  
PARTICIPANTS!



Eric Johnson, Truitt Weldon,  
Deegan Phillips, Jordan Nielsen, Kora Weldon,  
Daxen Frazier, Seth Phillips, Isabella Hodges,  
Mason Whitaker, Hadley Nielsen, Afton  
Withers, Tatum Weldon, Haylee Rains, Bodin  
Phillips, Ryden Clarke, Demi Withers, Brinley  
Nielsen, Jackson Whitaker, Luc Phillips, Declan  
Tronier, Will Florence, Eva Withers.

Don't forget to look for your name in the birthday word puzzle on  
our website under "Young Savers/ Bucky Bucks Kids' Klub"  
during your birthday month.

We would love to send you your birthday gift!

## PERKS FOR CREDIT UNION MEMBERS



### Exclusive Perks for Varex Credit Union Members

VFCU has partnered with Love My Credit Union Rewards to bring our members exclusive savings from quality services. The Love My Credit Union Rewards discounts are free to every VFCU member because credit union members are known to be loyal, hard-working Americans, or in other words, ideal customers the LMCUR partners will gladly pay to do business with.

Learn more about the Love My Credit Union Rewards programs:

*Turbo Tax*

*Xfinity Mobile/ Spectrum Mobile*

*H&R Block*

*Identity IQ*

*Carvana*

*Asurion Home+*

*Trustage Insurance*

*Rental Karma*

Get more information at [rewards.lovemycreditunion.org](http://rewards.lovemycreditunion.org)

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Vice Chairman - *Dane Peacock*  
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Director - *Mark Lange*  
Director - *Jesse Hubbard*

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Training Specialist - *Scott Mondragon*

**CU President:** *Tammy Phillips*  
[tammy.phillips@varexfederalcu.net](mailto:tammy.phillips@varexfederalcu.net)

**Back Office Manager:** *Jill Hoskings*  
[members@varexfederalcu.net](mailto:members@varexfederalcu.net)

**Loan Officer:** *Carrie Price*  
[loans@varexfederalcu.net](mailto:loans@varexfederalcu.net)

**Member Services Rep:** *Jody McArthur*  
[kidsklub@varexfederalcu.net](mailto:kidsklub@varexfederalcu.net)

////////////////// WEBSITE ////////////////////



[www.varexfederalcu.net](http://www.varexfederalcu.net)

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## BRANCH HOURS

*Monday - Thursday.....8:30 am - 4:30 pm*

*Friday.....8:30 am - 5:00 pm*

*Saturday and Sunday.....CLOSED*