

Wildfire Credit Union's Virtual Annual Meeting

With COVID 19 still a health concern for everyone, we have made the decision to make the Wildfire Credit Union annual meeting a virtual format again this year. The meeting will take place on Monday, February 21, 2022 at 5:00p.m. Invitations were mailed out the end of January, please follow the instructions on the invitation to sign up, if you have any questions please call 989-249-8262 or 800-227-2328 ext. 8262.



Annual Meeting

Statement Update

Wildfire strives to provide you with our best service every day. Over the past few months we have encountered issues with the company that processes our statements. This has resulted in the delivery of your monthly/quarterly statements being delayed longer than acceptable.

In working with our processor, we have found that they are challenged by many of the Covid and supply chain issues that are impacting all businesses. We know getting your statements in a timely manner is important. Please know that we are working diligently with our statement processor to resolve these issues and appreciate your patience.

Grand Raffle Winners

Congratulations to Anita Clark and Virgie Downs. Both were third place winners of \$1,000 in the 2021 Grand Raffle. Thank you to all of our members who purchased tickets this year. Your efforts continue to support the Michigan Credit Union League's Federal Political Action Committee.



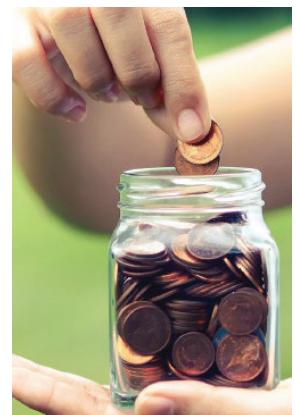
Greetings from Your Team at Wildfire Financial Group

A new year is here, but you can still make your 2021 IRA contribution! Your deadline is April 18, 2022.¹

You can contribute up to \$6,000 into your IRA for the year of 2021. If you were age 50 or older in 2021, the limit is \$7,000. Those limits are for total IRA contributions; if you have multiple IRAs, that is the maximum you may contribute to all of them for 2021.²

Be sure you make your 2021 contribution by the deadline. Call or email us, we can help you arrange it.

We can also help you determine which type of IRA, Roth or Traditional, would be best for you!



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wildfire
financial group
investment, retirement
and insurance

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1 - <https://turbotax.intuit.com/tax-tips/tax-planning-and-checklists/important-tax-deadlines-dates/L7Rn92V1d>

2 - www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits [11/27/2021]

Be Aware!

Account takeover (ATO) fraud is a common type of identity theft. Fraudsters gain access to victims' accounts, and make non-monetary changes that include modifying personally identifiable information (PII), requesting a new card or adding an authorized user. This allows criminals with stolen credentials access to victims' accounts. ATO fraud is not new; however, it is hard to detect, and can happen in a variety of ways. It also allows attackers longer windows to monetize fraud, making ATO an increasingly attractive fraud avenue.

There are several ways to reduce account takeover. You've heard them before, but they are worth repeating:

- **Do not use the same log in and password on multiple sites. If you tend to use the same login and password you are making the attackers job easier.**
- **Take advantage of Multifactor authentication. This is a one-time passcode by email or text.**
- **Incorporate biometrics like facial or fingerprint recognition.**
- **Monitor accounts for unusual activity and activate transaction notifications.**

Payment fraud is evolving and happens quickly. Fraud prevention and detection are more important than ever. A layered approach and education will help to reduce fraud losses.

about *you*...loan

Wildfire offered our "about *you*...loan", October 18, 2021 through December 31, 2021, the loan was a \$1,000 signature loan. We had an overwhelming response and were happy to surprise 5 members by paying off their loans. Congratulations to our 5 winners!

Community Spotlight

Throughout 2021, Wildfire Credit Union employees have enthusiastically volunteered to pay to wear jeans in support of a number of local non-profits in the Great Lakes Bay Region. Wildfire's Jean Days are a long standing tradition at the credit union and are always very successful. In 2021, Wildfire employees raised over \$13,000. Below are the non-profits that benefited from the Jean Days:



- Mid-Michigan Children's Museum
- Child Abuse and Neglect Council
- Rock Center for Youth Development
- Children's Grief Center
- Swan Valley Pay It Forward
- Special Olympics Area 22
- Child & Family Services
- Bay Area Women's Center
- Shelterhouse
- Underground Railroad
- Major Chords for Minors
- Sheriff's Support Division Association
- Heart of Saginaw
- Biker's Against Child Abuse
- Diaper Alliance
- Big Brothers Big Sisters
- Personal Assistance Options (PAO)
- Barb Smith Suicide Resource & Response Network
- Great Lakes Dyslexia Center
- Toys for Tots
- V.O.I.C.E.
- Impact Designs
- 1% Veteran's Food Pantry
- Great Lakes Bay Veteran's Coalition
- WKCO Dream Makers
- Hospital Hospitality House of Saginaw

Our employees look forward to supporting more local non-profits in the Great Lakes Bay Region through Jean Days in 2022.

Bay City

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989.249.8200

Midland

100 Joseph
989.249.8200

Saginaw

6640 Bay Rd
989.249.8200

Saginaw Twp

6673 State St
989.249.8200

wildfire
credit union

Distinctively Better

Lobby Hours – Mon – Thurs • 9am – 5:30pm, Fri • 9am – 6pm
Drive Thru Hours – Mon – Fri • 8am – 6pm, Sat • 9am – 12:30pm



989.249.8200 • 800.227.2328
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