

# Silver *Bulletin*

# Q3 2018



*The pulse to your financial future...* Senior Savers Newsletter

MAIN OFFICE  
946 E. Third Street  
Chattanooga, TN 37403  
423.242.4728

Mon/Tues/Th/Fri  
8:00am - 4:00pm

Wednesday: 11:00am - 4:00pm

DRIVE-THRU  
1111 E. Third Street  
Monday - Friday  
7:15am - 5:00pm

PARKRIDGE OFFICE  
2339 McCallie Avenue  
Suite 404  
Chattanooga, TN 37404  
423.493.1758

Mon-Thu: 9:00am - 4:00pm  
Friday: 9:00am - 5:00pm

TIMES FREE PRESS OFFICE  
400 E. 11th Street  
Chattanooga, TN 37403  
423.757.6259

Mon-Thu: 7:00am - 4:00pm  
Wednesday & Friday: closed

[hscu@comcast.net](mailto:hscu@comcast.net)

## 2018 Holidays

Wednesday, July 4  
Independence Day - closed

Monday, September 3  
Labor Day - closed

Monday, October 8  
Columbus Day - closed



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

## Always Here for You No Matter Where You Go



Looking to plan a nice vacation alone or with the family this summer? Remember to put your credit union in your plans! Before we share a few travel safety tips with you, don't forget that we can help you with your vacation expenses too. Tell us what you're planning and we'll help with a **LOW-RATE LOAN\*** that will leave you feeling extra relaxed on vacation.

Besides locking your home securely and packing your sunscreen, here are some specific senior summer travel trips to help you enjoy a stress-free experience: **Pack medications separately** - don't pack your medications in your luggage - it's too risky! Keep them with you in your carry-on luggage in a large Ziploc bag. **Beware of overpacking** - this can make your trip more stressful and exhausting. Only pack what you know you will need. You can even do some laundry while you are away. **Schedule a doctor visit** - check in with your doctor, especially if you are traveling internationally. Make sure you are fully vaccinated. **Prepare for emergencies** - make sure your family and friends have in-depth knowledge of your itinerary. List your emergency contacts and keep the information in your purse or wallet. Remember, we're here for you!

## Protect Yourself From Money Scams

Millions of older adults fall prey to financial scams every year. Use these tips to protect yourself or an older adult you know.

**Be aware that you are at risk from strangers** - and from those closest to you! Keep up to date on the most common scams so you can be one step ahead. **Tell solicitors** you need something in writing before agreeing to a donation. **Shred all receipts with your credit card number.** Monitor your credit union accounts and credit card statements every few days. **Sign up for the "do not call list"** to take yourself off of multiple sales calls. And don't let mail sit in your mailbox for a long period of time. **Never give your credit card, credit union, Social Security, Medicare, or other personal information over the phone unless you initiated the call.**

