

# Take Interest

OCTOBER 2024



## 2025 Board of Director Election Information

Members interested in a Board of Director elected position may pick up an election packet from our branches at 1309 N. Lincoln Ave, Bay City or 52800 N. Main Street, Mattawan, MI. Per Ubay bylaws, members in good standing may submit an application and nomination petition signed by 40 members (form and complete details included in election packet). Completed information must be returned to one of the above branches by Friday November 22, 2024, at 4:30 PM.

If necessary, voting will take place in February 2025. Eligible voting members will receive a ballot and instructions. Election results will be announced at the Annual Meeting held in March 2025. There will be no nominations or voting at the Annual Meeting.



## 2024 Holiday Closings

We are closed the following days:

### **Veterans Day**

Monday, November 11

### **Thanksgiving**

Thursday, November 28

Friday, November 29

### **Christmas**

Tuesday, December 24

Wednesday, December 25

### **New Year's**

Tuesday, December 31

Wednesday, January 1, 2025

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## SECURITY HINTS & TIPS: Callback Phishing

In callback phishing scams, cybercriminals send you an email about something urgent, such as a fraudulent charge or a vital software update. What makes this tactic unique, is that the email includes a phone number that you are prompted to call.

### Tips to stay safe from callback phishing scams

- Think before calling unknown phone numbers. Verify that a phone number is legitimate by navigating to the organization's official website.
- Before sharing sensitive information over the phone, ask the caller to tell you what information they have on file.
- Watch out for a sense of urgency in emails.