

The logo for 'Smart Living' is written in a white, cursive font on an orange banner that is part of a photograph of four people smiling and looking at a smartphone.The logo for Education First Federal Credit Union, featuring a stylized yellow 'E' with a graduation cap on top.

**Education First**  
— FEDERAL CREDIT UNION —

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Small business podcasts to make 2020 a good year

## Start Your Year Off Right With These 4 Small Business Podcasts

### Small business podcasts to make 2020 a good year

Running a business is no small feat no matter the size of your enterprise. Sometimes you need guidance, a pep talk or a fresh perspective from an expert you can trust to help get you out of a rut, tackle a new project or grow your business. The following podcasts are designed to inspire, encourage and offer you the wisdom you need to start the year off right for your business.

#### Find inspiration

The podcast "How I Built This with Guy Raz" is filled with interviews from people who have made their mark in the business world. Whether they call themselves entrepreneurs, innovators or idealists, the guests showcased on Raz's podcast have a lot to say and a lot to teach you in the world of business. They share their stories on how they became the leaders in business they are today. If you're starting out or even already well on your way to business success, it's important to understand that even the most influential business leaders had to start somewhere and likely overcame a struggle or two along the way to create their successful enterprises.

#### Be more social

There's no denying the power and reach of social media. What's also undeniable: social media platforms reinvent the rules and expectations constantly. To help you navigate the complex, layered world of social media is Michael Stelzner, host of the podcast, "Social Media Marketing" through Social Media Examiner. You'll hear from experts in social media marketing and learn how to optimize strategies and campaigns to expand your business' reach on social media.

#### Succeed in cyber space

If you're eager to stake a claim in cyber space for your business or expand your existing online presence, you'll definitely benefit from the insights of the podcast, "Online Marketing Made Easy with Amy Porterfield." This highly-rated podcast covers every aspect of online marketing and helps you answer burning questions about starting an online business, developing an online course, optimizing Facebook ads and increasing online sales. Porterfield also highlights other successful online entrepreneurs on her podcast.

#### Celebrate your entrepreneurial spirit

Even if you're shy or describe yourself as an introvert, this doesn't mean your business' success needs to be limited. The podcast, "The Introvert Entrepreneur," hosted by Beth Buelow is a celebration of your natural gifts. She'll teach you how to maximize all of your talents to help you and your business succeed. Plus, she gives insightful instruction on how to improve in areas that may frighten you. No introvert is a fan of networking, self-promotion or public speaking, but Buelow's coaching will rally you to the task and help you break outside your comfort zones. In addition to her thoughts and guidance, Buelow also interviews other business leaders, entrepreneurs, speakers and writers who generously share their stories, guidance and experience in the business world.

Start the year off right by focusing on moving your business forward. By listening to these podcasts designed for small business owners, you'll be inspired, expand your reach in the digital world and improve your business acumen.



## Is it Safe to Save Your Credit Card Info Online?

### Tips for protecting your information against identity thieves

If you are a frequent online shopper, having your favorite retailers store your credit card information seems like it might make sense. Having your information at the ready helps you avoid having to input your data every time you start the checkout process, but is it trustworthy? Putting your credit card information in someone else's hands opens you up to a greater risk for identity theft, which begs the question of whether it's safe to store your information anywhere other than in your pocket.

#### Safety before convenience

Despite the security measures a website takes and its reassurances that your information will be safe, NerdWallet's Lindsay Konsko notes that any information put on the internet is not safe from the intentions of others. Even with extensive security measures, online retailers are increasingly susceptible to data breaches that can put your credit card information out in the wind.

Though saving your information on a website for easier checkout might seem like it benefits you first and foremost, Konsko notes that it's actually of greater benefit to the retailer because it incentivizes multiple visits and purchases. Not storing your credit information on a retailer's website might mean that you need to take a little extra time before pulling the trigger on a purchase, which might actually help you ward off impulse purchases.

#### How to safeguard your info

Not storing your credit card information is a crucial safeguard you can implement when shopping online, but it's not the only thing you can do to help protect yourself from hackers. According to The Balance's Latoya Irby, you should patronize only trustworthy sites and shun clickbait. This should include not clicking on links in emails — especially unsolicited emails from retailers you don't recognize or for whose mailing lists you don't recall signing up. If an email offer seems appealing, you should instead type the URL directly into your browser.

When selecting which card to use to pay for your purchases, it's better to use a credit card than a debit card, according to Matt Schulz, U.S. News & World Report contributor and senior industry analyst at CreditCards.com. This is because credit cards do not provide a direct line to your actual money, unlike debit cards, making it less likely that you would be unable to pay a necessary bill if your identity should be stolen.

According to Irby, it's best to refrain from making online purchases from a network that supports public computers due to the visibility of your data. You should always avoid inputting vital data over an unsecured Wi-Fi network, and you should also refrain from making purchases using public Wi-Fi like that you'd find in a coffee shop.

If you're shopping somewhere you haven't before, Irby recommends researching the site by checking Consumer Reports or the Better Business Bureau for stats on the retailer. It's also imperative that you keep your computer protected with anti-spyware and anti-virus software programs. When shopping, always ensure that the website you are using is secure. This is typically indicated by a green lock icon found in the URL bar.

Saving your credit card information online might seem like a convenient, time-saving option, but it's more likely to lead to the bigger headache of having your information stolen. Be smart with your credit card and personal data and always be cautious when shopping online.





## Imelda Educators' Relief Fund Update

View the 12News Now story [here](#).

*Education First delivers to Little Cypress Elementary and Intermediate staff and teachers.*



*Education First delivers to Hamshire-Fannett Intermediate School staff and teachers*



*Education First delivers to Hamshire-Fannett Middle School*





Supply delivery to Beaumont United High School



Smart  
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## Gift Giving Made Easy

A Visa gift card makes gift giving a breeze when you don't know what to buy. Choose from a variety of new holiday designs in any amount from \$10-\$1000!  
Available in all Education First branches beginning November 29th!

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