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Protect Yourself From Card Fraud

-Watch out for "skimming" devices at ATMs, Gas Pumps, and Payment Kiosks. Fraudsters will place thin devices in card slots and capture your card information. When using a payment device which you insert your card into, look for any little overhangs of plastic or any signs that the area around the card payment slot has been tampered with.

-EMV Chip Cards have helped cut down fraud at payment terminals, but pay at the pump gas pumps are not required to switch to EMV until October 2017. Be extra vigilant when using pay at the pump. Pumps located closer to the front of the gas station might be safer, but there's no guarantee.

-ATMs physically located at a financial institution are generally more safe than stand-alone ATMs.

-While debit and credit cards both have protections for fraudulent charges, many members find dealing with credit card fraud less intrusive than dealing with debit card fraud. Depending on your comfort level, credit cards may be a better option for your payment at riskier locations.

-You are the best defense against card fraud. Sign up for online banking and check your accounts regularly. If you notice something suspicious, report it to MPECU immediately.

Facebook Giveaway!

Visit MPECU's Facebook page and enter to win an Apple Watch!

September is Life Insurance Awareness Month

As Bankrate.com noted, 43% of Americans have no life insurance. Some view it as optional; some have simply procrastinated when it comes to buying a policy. Others believe that they can't afford it.¹

In reality, life insurance is cheap today. If you just want term life coverage – essentially, life insurance that you "rent" for X number of years – you may find it quite affordable wherever you live. Plugging in some sample variables, a little comparison shopping online reveals that a 40-year-old, non-smoking woman in excellent health who lives in New Hampshire would pay premiums of just \$380-420 a year for a 20-year level term policy with a \$500,000 death benefit. (She would have several providers to choose from.)²

If you choose permanent life insurance rather than term life, new possibilities emerge. In addition to a benefit for your heirs at your death, an insurance policy capable of building cash value gives you more capability to address financial needs during your lifetime. Permanent life insurance allows you the opportunity to build cash value. The premiums on a whole, universal, or variable life policy are higher than for a term life policy, but there is a reason for that – as you pay into one of these policies, the policy, itself, accumulates cash value. That cash value grows without being taxed.³

In all probability, the cash value will continue to be available as long as you live. While it's true that some insurance companies have gone under, the reality is that very, very few do. They guarantee the death benefit and the viability of the policy as long as you keep making the premium payments.³

If you need a loan someday, a cash value life policy may give you an option. Some of these policies allow withdrawals of the cash value, meaning that you can borrow against the cash value once you have funded the policy with a sufficient amount of premiums. (You can even tap the cash value to pay the premiums, if you like.) Naturally, loans taken from the policy will reduce the death benefit amount. The policyholder faces no requirement to pay back the loan, but the loan is subject to interest.³

Many of these policies come with degrees of flexibility. You may be able to transfer some of the cash value into another insurance product with the death benefit unaffected.

The death benefit may do much to preserve your loved ones' quality of life. Life insurance death benefit proceeds are almost never taxed (only under rare circumstances does the IRS count them as gross income). So a permanent life policy will give your heirs money to address funeral and burial expenses and possible estate taxes, and those funds could also provide them with part of their inheritance.⁴

Cash value life insurance also means permanent coverage as long as the policy is in force. The death benefit will not be readjusted or diminished if you fall ill, and if you buy a policy in your thirties or forties, you save money compared to those who purchase a policy after age 50.

Permanent life insurance is also highly useful in estate planning. Several kinds of trusts may be used in conjunction with permanent life policies, such as irrevocable life insurance trusts (LITs), special needs trusts, spendthrift trusts, simple living trusts, and more. Often, a trust can be named as beneficiary of a permanent life policy, an estate planning step toward an eventual financial benefit to heirs.⁵

First and foremost, life insurance matters for its death benefit – but those considering it should not overlook its financial utility in other situations during the course of life.

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Insurance You Shouldn't Skimp On

Don't cut corners when it comes to insuring your small business

Carrying sufficient insurance coverage for your business can save you big money in the long run, but some entrepreneurs are still tempted to focus on the short-term costs and go with the cheapest option, often forgoing entire categories of insurance completely.

Considering the risks involved with your business can help you determine whether you have enough coverage, or uncover areas where you need to shore up.

"Get the right coverage, not necessarily the cheapest," states Inaki Berenguer, CEO and co-founder of the digital insurance management platform CoverWallet in an interview with Business News Daily staff writer Adam C. Uziako. "There's always the chance that a business could get lucky, but the chances of something bad happening are much higher than that, and when it does, you'll be happy you had the right coverage in place."

If you need to save money in your business budget, you should look anywhere but at your insurance bill. Cutting costs in other areas of your business might lead to lost opportunities or frustrations, but it is hard to think of a situation where the financial impact could be as large as the one you risk if you don't have the type or level of insurance you end up needing.

"Even when cash may be scarce, or revenues down, small businesses should not neglect their insurance needs," states journalist and author Marc Davis for Investopedia.

If you cut your budget for new equipment, for example, you may encounter a temporarily stressful situation if you have to run out and replace a malfunctioning printer in the middle of the day, and skimping on stocking inventory could mean lost profits if you run out of a popular item. Those issues are tiny compared to the financial price you could pay without the right level of insurance, however.

"Businesses that are underinsured or without broad, proper and adequate coverage are taking needless risks, which could [result] in serious financial problems, including bankruptcy," warns Davis. "In a crisis, a business without insurance or [that] is underinsured can be totally destroyed."

You can start protecting your business with a broad-spectrum business owner's insurance policy (BOP), which packages together several types of coverage. This can give you a lower overall cost than you would pay if you added up the separate premiums of each included coverage type.

"Typically, BOPs consist of property, general liability, vehicles, business interruption and other types of coverage common to most types of businesses," states the U.S. Small Business Administration. "Not every type of insurance is included in a BOP."

After you carefully read the contents of your BOP, you can work with your provider to determine the other types of insurance you may need. In many cases, BOPs won't cover water damage from outside your building or under the foundation, for example, which can occur if a water main breaks, a sewer backs up or there is a flood.

You should also investigate coverage to protect your business if there is a terrorism event.

"Even if you have terrorism coverage, it may provide protection only for property damage," states Barbara Weltman, a guest blogger for the SBA. "You usually need a separate business interruption policy to protect you for lost profits resulting from acts of terrorism and the aftermath."

Depending on where your business is located, look into peril-specific policies to complement an all-risk policy. While an all-risk policy will include events that many small businesses may encounter, peril-specific policies are often used by businesses operating in areas with specific risk factors that are higher than the national average. These can cover losses from events like fire, flooding and crime.

The best way to feel at ease knowing you have enough insurance for your small business is to talk with your provider. Plan on reading through your current policy and talking to your provider soon.



MPECU's Data Conversion

MPECU will be switching data systems at the end of November. After untold years on our current system, the time has come to migrate over to a more advanced and reliable system.

What This Means to You:

-MPECU will be closed on December 1st and 2nd—you will still be able to access your MPECU account through normal debit/credit transactions and at participating Shared Branch locations during our closure time.

-Online Banking, Bill Pay, the Power Line and the Mobile App will all be upgraded. Our new provider offers more state-of-the-industry features and we're excited for you to see these updates! Included are E-statements accessible from within your Online Banking account, a more robust mobile app with remote deposit, and the ability to see images of your cleared checks within your online banking history.

-We're working with our current provider to port over your archived E-statements onto the new system. The process of importing over your old statements may take several weeks. **If you feel you may need older statements and account balance histories, please save these to your computer or print them prior to November 30th.**

-You will not need to change any direct deposit or direct withdrawal/ACH items due to this conversion.

Our staff is working diligently to design and learn the new system. As you can imagine, this is a huge undertaking! We appreciate your understanding when the demands of training leave us short-handed from time to time.

We'll post more details on our website and in this newsletter as we head further down the road on this project. We anticipate a smooth cut-over to the new processor in December and we're excited to have a better system to serve you.

Thank you for your support!

Natural Ways to Protect Yourself Against Ticks

Tips for fending off nature's blood-sucking fiends

Exploring the great outdoors is a wonderful thing to do in the autumn, but it is a joy that brings with it the potential pain of ticks. Ticks lurk just off of trails and in fields, thriving on moisture and humidity and waiting for hosts to pass by. When bitten by one, you are at risk for a number of diseases up to and including Rocky Mountain spotted fever, Ehrlichiosis and Lyme disease. To help avoid the scourge of ticks and the diseases they carry while avoiding the use of harmful chemicals, try these natural methods for tick protection.

Lycopersicon hirsutum

According to CDC.gov, the wild tomato plant, or *Lycopersicon hirsutum*, is a natural resource for the active ingredient 2-undecanone. The essential oil from the leaves and stems of the plant can be applied to skin, clothing and any gear being carried as a means to repel ticks. Applying up to 10 drops to your clothing or skin can help prevent attracting the attention of ticks.

Lavender

According to LiveStrong.com, lavender has tested favorably as a natural means to ward off ticks and prevent tick eggs from hatching. To get natural protection for yourself, utilize no more than 10 drops of lavender essential oil by mixing into the rinse when doing laundry, by spraying it on clothing and backpacks or by applying to skin.

Homemade vinegar-based repellent

OhSimply.com recommends another homemade concoction that scares ticks away. In a spray bottle, mix approximately two cups of distilled white vinegar with one cup of water and about 20 drops of a bath oil scent of your choice. Eucalyptus, citrus and peppermint are recommended for their strong smells, which not only serve to cover up the odor of vinegar, but also help repel ticks on their own. It is recommended that the mixture be reapplied about every four hours or so for maximum effect.

Neem seed oil

According to a study published at ncbi.nlm.nih.gov, neem seed oil proves 100% effective at killing certain tick larvae within 27 hours. As with other essential oils, neem seed oil can be blended with vinegar and oil to be used as a spray to naturally repel ticks.

Treat your pets regularly

Even away from the outdoors, it is possible to have a tick latch onto you that has come into your home via your pet. Using natural remedies on your pets helps reduce your risk for getting ticks at home. CDC.com recommends consulting with your veterinarian to learn about your options for regular treatment of pets.

Awareness

Perhaps the simplest and most natural way to stay clear of ticks is to know how to truly avoid them. CDC.gov recommends that, when hiking or engaging in any outdoor activity, you avoid shrubs and leaf litter and stay as close to the center of a path as possible. At home, you can help make your yard tick-free by removing leaf litter, keeping the grass short, and laying wood chips or gravel between your lawn and any wooded area.

Ticks are not only disgusting to look at and painful once they've become attached, but the effects that they can leave on your body can be devastating. Keep yourself free of them by knowing where they might live and how to rid yourself of them quickly, and get back to enjoying the great outdoors once more.



Incorporate Honey into Your Daily Beauty Routine

Treat yourself and use honey in these unexpected ways

While most people associate honey with sweetening tea, drizzling on yogurt or soothing sore throats, the sweet nectar is actually useful for many other reasons, including being a great, natural product to use in your everyday beauty routine. September is National Honey Month, so consider introducing honey to your routine to see what a difference it can make. With natural properties that help retain moisture and a number of antioxidants that help improve skin, the benefits of using honey every day are numerous. Here are a few ways to incorporate honey into your daily regimen.

Use a honey exfoliating scrub

Using an exfoliant every week is a great way to keep skin looking fresh and clear, but buying commercial exfoliating scrubs can get expensive. Instead of purchasing a tub of sugar scrub, consider making your own using honey. This recipe is a homemade honey lemon sugar scrub from the "Living Chic on the Cheap" blog that is simple to make and typically costs only \$2 a jar, depending on how many ingredients you already have. Here is what you need:

- 2 cups of raw sugar
- 2-3 tablespoons of honey
- 1-2 tablespoons of coconut oil

The juice from one lemon

Making this recipe is as easy as it can be. Simply combine all the ingredients in a bowl and mix well. Then, store it in a container. This recipe makes enough scrub to fill one regular-sized mason jar and can be used as frequently or infrequently as desired.

Make your hair shine

Achieving shiny, voluminous and soft hair can be difficult. Using honey in a two-ingredient hair mask can make your hair shinier and fuller than ever. Because of honey's natural moisture-absorbing properties, this mask from LivingPrettyNaturally.com allows hair to retain its luster and stay hydrated, fighting off the effects of heating instruments such as hair straighteners and curling irons. Just follow this recipe:

- 1 tbsp organic coconut oil
- 1 tbsp organic raw honey

Shower cap

Combine the coconut oil and honey in a mixing bowl then transfer the mixture into a small sauce pan. Heat the mixture on low and stir until smooth. Split wet hair into sections and apply mixture to each section. Then, pull your hair into a bun and cover your head with the shower cap. Allow the mask to soak for 30-40 minutes, then wash your hair as you normally would, using your regular shampoo and conditioner.

Improve your skin

Everyone has bad skin days from time to time. Whether these days are caused by a change in hormones or increased stress, it can be difficult to feel great about yourself when they occur. To battle bad skin days, consider including a skin brightening and tightening mask that uses honey. This mask from "The Kitchen McCabe" blog is an easy, homemade skin treatment that will help skin look and feel better in a matter of days. The ingredients are as follows:

- 1 egg white
- 1/2 tablespoon raw honey
- 1/2 tablespoon fresh lemon juice

Put all ingredients in a bowl and whip them briskly with a fork until the mixture is foamy. Once foamy, use your fingers to spread the mixture on your freshly washed face, avoiding the eye area. Leave the mask on for about 30 minutes until it has completely dried and feels tight on your skin. Then, gently rinse the mask off with a washcloth soaked in warm water. After the mask is removed completely, splash your face with very cold water and pat it dry gently. This mask is sure to leave skin feeling great. Bear in mind that those with egg allergies should look for a recipe that omits eggs to prevent an allergic reaction.

Honey does more than sweeten your tea or coffee in the morning; it can help you start the day with glowing skin and fully, shiny hair.



