

INTERNET SECURITY AWARENESS PROGRAM

In the rapid changing technology environment, Ecusta Credit Union strives to provide fast and accurate service to our members while safeguarding their assets and information. We use multi-level of security to protect member's confidential information and are vigilant in protecting it.

ONLINE BANKING SECURITY

All information within our online banking uses the Secure Socket Layer (SSL) protocol to ensure that your information transmitted is protected. You will be required to enter your Login ID, Security Code (password) to access your accounts. First time users will be required to select your Security Code (password), to provide answers to three challenge questions and security phrase for ID verification. Multi-layer security helps protect you against identity theft and other online fraud.

To send personal or account information to the Credit Union, only use the secure messaging service provided behind the home banking login.

As fraud cases are on the rise, it is also important that you take your own measures to ensure your information remains protected.

Here are some tips on how to stay safe when conducting business online

- Never give out any personal information including Login ID's, Security Codes, Passwords, Social Security numbers, or Date of Birth.
- Don't respond to email, text, and phone messages that ask for personal information. Legitimate companies don't ask for information this way.
- Create security codes, passwords that mix letters, numbers, and special characters. Don't use the same security code, password for more than one account.
- Don't use personal information for your Login ID's, Security Codes, Passwords, such as birth dates or social security number.
- Use websites that protect your financial information with encryption when you shop or bank online. An encrypted site has "https" at the beginning of the web address. Look for a closed padlock on your browser window and verify that you are on the correct site.
- When using public wireless networks don't access your account over an unsecured wireless network or send information to any website that isn't fully encrypted.
- Use anti-virus and anti-spyware software, and a firewall on your computer.
- Avoid accessing your account on public computers. But if you must, always log out of your session and close the browser.
- Set your computer's operating system, web browser, and security system to update automatically.

For more information: Federal Trade Commission- www.ftc.gov/idtheft

IDENTITY THEFT

What is Identity Theft?

Identity theft happens when someone steals your personal information and uses it without your permission. It is a serious crime that can wreak havoc with your finances, credit history, and reputation and it can take time, money, and patience to resolve. If you become a victim of identity theft, please call the credit union at 828-884-7283 or 800-642-7283.

How to protect your information

- Never give out any personal information including birthdate, Social Security number or passwords.
- Report lost or stolen checks check cards or credit cards immediately.
- Review your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. To order your report, call 1-877-322-8228 or visit www.annualcreditreport.com.
- Read your account statements. If a statement has errors, contact the business.
- Shred all documents containing personal information: account statements, unused checks, deposit slips, credit card statements, pay stubs, medical billing and invoices.
- Don't respond to email, text, and phone messages that ask for personal info. Legitimate companies do not ask for information this way.

For more information about identity theft and other tips on how to protect your information visit:

Federal Trade Commission: <http://www.ftc.gov/idtheft>

Federal Deposit Insurance Corporation Consumer Alerts: www.fdic.gov/consumers/consumer/alerts

United State Department of Justice: www.usdoj.gov/criminal/fraud

National Credit Union Administration: www.mycreditunion.gov

Credit Union Agencies

Equifax

P O Box 105069

Atlanta, GA 30349-5069

www.equifax.com

To order a report: 800-685-1111

To report fraud: 800-525-6285

Experian

P O Box 2002

Allen, TX 75013-0949

www.experian.com

To order a report: 888-397-3742

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