People's Credit Union - Online Transaction Security

Federal financial regulators are reporting that Internet threats have changed significantly over the past several years. Sophisticated hacking techniques and growing organized cyber-criminal groups are increasingly targeting financial institutions, compromising security controls, and engaging in online account takeovers and fraudulent electronic funds transfers.

People's Credit Union takes your online privacy and security very seriously. We have taken great care in providing secure and reliable Online Banking and Online Bill Pay sites. However, the Internet is a public network. Therefore, it is important to learn how to safeguard your banking information and personal data. Safe online banking involves making good choices - decisions that will help you avoid costly surprises or even scams. Below is a list of ideas and tips for conducting safe online transactions and ensuring your online security:

- Do not email your personal or financial information to anyone. Email is not a secure medium. Meijer Credit Union will never request account information via email or phone.
- Keep your personal information private. Never provide personal information unless you initiated the transaction.
- Before entering your User ID and PIN (or password), you should always ensure that the website belongs to your respective credit union. This can be verified by the URL displayed in your browser address bar as well as the credit union's name in its digital certificate; beware of almost similar URL and website layouts.
- Always choose a strong password.
- Change your password regularly.
- Change your password immediately if you suspect it has been exposed to others or the moment you suspect any unauthorized access.
- Never use the "Auto Complete" function of your browser to save your login information.
- Keep transaction receipts and compare them against your account history to detect unauthorized activity on your accounts.
- Check your bank account often to assure that any fraudulent activity is discovered quickly.
- Always log off and close your browser window when you are finished with any secure online session.
- Clear your browser's cache and history after each session so that your account information is removed.
- Avoid conducting online banking transactions on public PCs. (Libraries, stores, etc.)

Also consider the following practices:

- Delete junk or chain emails. Do not open email attachments from strangers as they might contain possible virus that would steal data from your PC.
- Update your antivirus regularly and use a spyware removal program to scan your PC for any hidden spyware or Trojans.
- When purchasing items online or sharing sensitive information - ensure that you are using a secure connection. You can usually confirm this by looking for a "secure" icon at the bottom of your Internet browser.
- Safeguard your account numbers. Always shred documents that contain your account number before throwing them away. Signing up for E-Statements can help reduce your risk.
- Consider installing personal firewall software on your computer if you have a broadband connection.

Federal regulations provide consumers with some protections for electronic fund transfers. These regulations generally apply to accounts with Internet access. For example, these federal laws establishlimits on a consumer's liability for unauthorized electronic fund transfers. They also provide specific steps you need to take to help resolve an error with your account. Note, however, that in order to take advantage of these protections, you must act in a timely manner. Make sure you notify us immediately if you believe your access information has been stolen or compromised. Also, review your account activity and periodic statement and promptly report any errors or unauthorized transactions. See the Electronic Fund Transfer disclosures that were provided at account opening for more information on these types of protections. Ask us and we will gladly provide you with a copy. If you become aware of suspicious account activity, you should immediately contact the authorities and contact us at the number listed below.

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