

How to Safeguard Your Information

At Linn-Co Federal Credit Union, the security of member information is a priority. We are strongly committed to the safety and confidentiality of your records. One of the best ways to avoid fraud is to become an educated consumer. Please take a moment to read this important information on how to keep yourself safe when conducting business online.

- 1. Set good passwords.** A good password is a combination of upper and lower case letters, numbers and symbols and one that is not easily guessed. Change your password frequently. Don't write it down or share it with others.
- 2. Don't reveal personal information via e-mail.** E-mails and text messages can be masked to look like they're coming from a trusted sender when they're actually from someone else. Play it safe. Do not e-mail or text personal information, such as account numbers, social security numbers, passwords, etc.
- 3. Don't download that file!** Opening files attached to e-mails can be dangerous, especially when they're from someone you don't know. They can allow harmful malware or viruses to be downloaded onto your computer. Make sure you have a good antivirus program on your computer and that it's up-to-date.
- 4. Links aren't always what they seem.** Never log in from a link that is embedded in an e-mail message. Criminals can use fake e-mail addresses and make fake web pages that mimic the page you would expect. To avoid falling into their trap, don't click on the link in the e-mail. Type in the URL address directly into your browser and then log in.
- 5. Websites aren't always what they seem.** Be aware that if you navigate to a website from a link and not from a URL address you've typed in directly, you may end up at a site that looks like the correct one, when, in fact, it's not. Take time to verify that the web page you're visiting matches exactly with the URL that you'd expect.
- 6. Log off from sites when you're done.** When you're ready to leave a site you have logged in to, log off rather than just closing the page.
- 7. Monitor account activity.** Monitor your account activity regularly, either online or by reviewing your periodic statements. Report any unauthorized transactions right away.

8. Assess your risk. We recommend periodically assessing your online banking risk and put into place increased security controls where weaknesses are found, particularly for members with business accounts. Some items to consider when assessing your online banking risk are:

- Who has access to your online business accounts?
- How and where are user names and passwords stored?
- How strong are your passwords and how often are they changed? Are they changed before or immediately after terminating an employee who had access to them?
- Do you have dual controls or other checks and balances with respect to access to online banking transactions?

What to expect from Linn-Co FCU

- Linn-Co will *never* call, e-mail or otherwise contact you and ask for your user name, password or other online banking credentials.
- Linn-Co will *never* contact you and ask for your credit or debit card number, PIN or 3-digit CVC security code.
- The credit union or a contracted 3rd-party card service provider may contact you regarding a potentially suspicious transaction.
- If contacted by the credit union or a contracted 3rd-party card service provider, they may ask to verify your street address, the last 4 digits of your social security number, the last 4 digits of your card number or the amount of your last transaction. They will *never* ask for your card number, expiration date or 3-digit CVC code.
- If you're uncomfortable with the call, please hang up and call the credit union at 541.259.1235.

The Federal government has put in place rights and responsibilities for both you and the credit union, regarding electronic transaction activity. Regulation E defines these rights, responsibilities and liabilities and is described in the Account Agreement you received when you opened your account with Linn-Co. If you notice suspicious or unauthorized account activity or experience security-related events, please contact the credit union at 541.259.1235. After hours help is available for credit card members at 800.808.7230 and debit card members at 800.554.8969.