



Conducting Online Transactions and Safeguarding Your Information

At Sunset Federal Credit Union, the security of member information is a priority. Under new supervisory guidance from the Federal Financial Institutions Examination Council (FFIEC), the following information is provided to help assist you in safeguarding your online information.

- Do not reply to e-mail, text or phone requests for your social security number, credit or debit account number or any other personal information. The Credit Union will never ask you for this information via these channels.
- Set good passwords and change periodically (every 90 days).
- Update anti-virus and spyware software regularly as well as utilize firewall protections. Verify the security of the sites you visit. Avoid logging into links embedded in an e-mail message. Type in the URL address directly to log in.
- Logoff sites when you have completed the transaction.
- Monitor your account activity on a regular basis.

Business Accounts should take these additional steps in assessing their added risks by possibly authorizing multiple users:

- Use password protected software.
- Safeguard passwords so only authorized users have access.
- Revoke on-line access to terminated employees immediately.
- Implement segregation of duties or dual control so that no one person has too much access or control.
- Conduct internal audits to identify possible internal fraud or theft.

With respect to online banking and electronic funds transfers, the Federal government has put in place rights and responsibilities for both you and the credit union. These rights and responsibilities are described in the Electronic Funds Transfer and Agreement Disclosure you received when you opened your accounts.

If you notice suspicious account activity or experience security-related events, you should contact the credit union immediately. You can also learn more about online safety and security at the following websites:

www.staysafeonline.com

www.ftc.gov

www.usa.gov

www.idtheft.gov