



Advantage

Proudly Serving Neighbors and Families Together

September 2011

Dear Member,

Now that you have signed up for NAFT Federal Credit Union's Bank 365 with Bill Pay, there is some important information you need to be aware of concerning protections afforded to you under Regulation E of the Electronic Funds Transfer Act and to the extent that you are liable for unauthorized transactions. In addition, there are a number of things that you can do to safeguard your personal and private financial information while transacting on NAFT Federal Credit Union's Bank 365 with Bill Pay. Internet access is available to Share Draft Checking Accounts, Share Savings Accounts, Club Accounts with trailers of 61, 62, 63 and Loan Accounts.

However, the following protections and liabilities apply to only your checking (share draft account) and one or more Share (Savings Accounts):

Unauthorized Access - If you believe that your electronic bill payment information has been stolen or accessed without your permission, **TELL US IMMEDIATELY.** Call 956(787-2774) and report it to any member service representative or loan officer.

Member Liability - You are responsible for all electronic funds transfers you authorize. If you permit someone else to use your electronic funds transfer service you are responsible for any transactions they authorize or conduct on any of your accounts.

Unauthorized Use - If you tell us within two (2) business days about an unauthorized transaction(s) you can lose no more than \$50.00 if someone used your electronic bill payment information without your permission. If you do not tell us within (2) two business days after you learn of the unauthorized use of your electronic bill payment information, and we can prove that we could have prevented the use of your information if you had told us, you could lose as much as \$500.00. In addition, if your monthly account statement shows electronic transfers (payments) that you did not authorize you must tell us within 60 days after the statement was mailed to you, you may not get back any money lost after the 60 days if we can prove that we could have stopped someone from making the transfers if you had told us in time.

Contacting NAFT Federal Credit Union:

If you notice any suspicious activity or security related event you need to contact us immediately at (956) 787- 2774 and speak with any member service representative or loan officer. You may

also email us at naft@naftfcu.coop.

Unsolicited Contact - The credit union may contact you by telephone, email or by mail in regards to your electronic banking credentials or if there is any other problem or concern that requires communicating with you. At no time will any credit union representative ask you to provide personal or private financial information for the simple reason that the Credit Union already has this information. Any request for such information should be regarded as an attempt to obtain your information for fraudulent purposes and should be treated as an immediate threat. Any such attempts should be reported to the Credit Union immediately at (956) 787-2774.

Safeguarding Your Information - Your role is very important in the prevention of any wrongful use of your account. There are a number of measures that you can take that will help to safeguard your information while transacting business online through NAFT Federal Credit Union's Bank 365 with Bill Pay.

Practical Considerations:

- **Personal Private Financial Information:** Never, ever give anyone your account number, social security number, identification number, date of birth, address or anything else about yourself over the telephone or by email. We will be asking you to provide us with a private Credit Union identification password to assure you that it is the Credit Union trying to communicate with you, please come by the Credit Union at your convenience. The password will help us verify your

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COMING SOON

- **Private Password**
- **Virtual Branch**
- **Check Free**

Continued on reverse



www.naftfcu.coop
email: naft@naftfcu.coop

Locations

Main Office

901 N. Veterans Blvd.
Pharr, TX 78577
956-787-2774

Sugar Road Branch

4301 N. Sugar Road
Pharr, TX 78577
956-787-2774

Harlingen Branch

134 E. Van Buren, Suite 102
Harlingen, TX 78550
956-364-0990

Board of Directors

Jose Adan Farias
Chairman

Luis Ramos
Vice-Chairman

Dr. Nora T. Cantu
Secretary/Treasurer

Nereo Lopez
Director

Manuel Rivera, Jr.
Director

Daniel Leal
Security Officer

Reyes Vela
Director

Suzy Brinkman-
Doughty
President/CEO



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

identity without asking personal questions and you will be assured that it is the Credit Union contacting you or you contacting the credit union. Never, ever give this private pass code to anyone including a joint owner on the account. They will have their own private password.

- **Security Image and Phrase:** When logging on to Bank 365 make sure you verify your security image and security phrase prior to continuing to sign on to the system. If the image and/or phrase are not the ones you chose, close your browser and immediately report the incident to the credit union and do not sign back on until the issue is rectified. The security image and phrase are to be used to ensure that you are not on a Pirated Website that has been designed to look like the Credit Union's and has been set up to steal your information and money. Changing your image and phrase frequently will help keep you safe.
- **Password and Account number:** Keep your password and account number confidential. Memorize them and do not write it down anywhere. Changing your password frequently and using a variety of symbols, letters and numbers using both upper and lower case makes it more difficult for unauthorized persons to access your account information.
- **Signoff:** Make sure you signoff of the Bank 365 system when you are finished or have to leave your computer. That way no one else will be able to use it.
- **Monitoring Account Activity:** If you regularly monitor your account activity you will be able to detect unauthorized transactions early and prevent them from continuing.
- **Monitor and Review Bill Pay Activity:** Monitor the activity on the bill payment service and review not only the bills that have been paid, but the payments that are scheduled to be paid in the future to make sure that no erroneous or fraudulent payee information has been entered into the system.
- **Email from an Unknown Sender:** Never open an email or its attachment from an unknown sender. Email is a very popular method of sending viruses out to unsuspecting members.

Securing Your Equipment:

The following are some suggestions to consider that may aid you in securing your computer and related electronic equipment from viruses, malware, hackers and other common threats on the internet.

Firewall – A firewall is simply a program or hardware device that filters the information coming through the Internet connection into your private network or computer system. A firewall trusts nobody unless it is told otherwise. It secures your computer from the outside world. It can also be used to restrict a person's ability to visit certain websites.

Email Filter – Email is often used to infect PC's with viruses sent as an attachment to the mail. In addition, marketers will clog up your email account with virtually an endless supply of advertisement

for their products. Installing a firewall will allow the owner to block unwanted email according to parameters the owner selects.

Antivirus Software – Used to prevent, detect, and remove malware, including but not limited to computer viruses, computer worm, Trojan Horses, spyware and adware. Most of these threats enter a computer when the user is downloading files from the internet and from email with attachments.

Down Load Updates – Most companies that sell antivirus software, firewalls and email scanners will periodically update their products to deal with new threats as they emerge. Failing to download and install updates can leave your computer vulnerable to viruses, worms, spyware etc. Download the updates and keep your security the best it can be. After all, you are paying for it.

Keep your Subscriptions Renewed – Most software products have an expiration date and must be renewed online to keep the service protecting your computer. Failing to renew the program leaves your computer vulnerable.

Keep Abreast of Current Issues – Subscribing to a computer security newsletter or publication is a good way to keep up with current and future security issues and may help you make better decisions regarding your online security. Any internet search engine will give you access to these type of publications and in many cases there is no charge to subscribe.

For information regarding computer security you can perform a search on any one of the following phrases:

- Information Security
- Home Computer Security
- Computer Security News
- Internet Security Information
- Anti Virus Information
- Virus Protection Information
- McAfee Information
- Computer Security Article

For information regarding computer security software products you may search any of the following phrases:

- software products computer services
- computer virus protection software
- computer security products inc
- compare computer security products

In the next few months NAFT Federal Credit Union will be changing home banking to Virtual Branch and Bill Pay to Check Free. These two updated products will provide you with the ability to use Home Banking and Bill Pay with mobile devices and other exciting technological conveniences.

Keep your computer Safe and Secure!