

FFIEC Guidance Regarding On-line Transactions

The Credit Union's efforts to secure electronic banking do not secure the internet or the transaction of information over the internet. The Credit Union does not provide protection for email transfers or data transfers utilizing your personal computer. The Credit Union shall not be liable for any loss, harm or fraud resulting from the introduction of a computer virus, worm or other malicious code in your computer or access device.

We will never contact you on an unsolicited basis to request information concerning your electronic credentials including your User ID, Password or Authentication.

The Credit Union recommends its business and commercial members perform a risk assessment and review its electronic/online account controls and passwords periodically.

The Credit Union recommends you periodically review your on-line account access practices to ensure security, including:

- who has access to your online accounts?;
- how and where are user names and passwords stored?; and
- how strong are your passwords and how often are they changed?

If you are suspicious of any account activity or experience a member information security related event or believe that your User ID, Password, or Authentication has been lost or stolen, please contact the Credit Union at (205)759-1505 immediately.