



# Conducting Your Transactions Online

Federal financial regulators report that internet threats are evolving. Cyber-crimes are becoming more sophisticated and often target financial institutions. MSEFCU would like to help members make safe decisions and avoid problems when conducting transactions online.

To ensure the security of your online transactions, please consider the following guidelines:

1. For your security, MSEFCU will never email, call or otherwise request your username, password or other electronic banking credentials. If you receive a request for such information, please contact us before responding to the message.
2. Protect yourself by choosing a unique and strong password that is 8-16 characters long and contains both upper-case and lower-case letters in addition to symbols and/or numbers.
3. Update your password regularly. We recommend at least every 90 days.
4. Keep your username and password secure. Never leave your username or password out where someone can find it. Do not share these types of information with anyone.
5. Have up to date security programs and/or a firewall on the devices used to access your financial information.
6. Be sure to log off your cu@home-online banking account after completing your transactions. (Clicking "X" or closing your browser does NOT log you off.)
7. Always monitor your account and notify MSEFCU of any suspicious activity.

Members with commercial accounts should always be aware of potential risks related to online transactions. Some ways to identify and minimize risks include:

1. Make sure passwords are kept secure, not shared or left out in the open.
2. Make sure passwords are updated frequently, at least every 90 days.
3. Keep your business protected from internal theft or fraud.
4. Terminate the rights of former employees immediately after terminating employment.
5. Have dual control or other types of checks and balances over individual access to online transaction capabilities.
6. Use current security programs and/or a firewall to protect your system.
7. Run background checks on potential employees.
8. Have policies and procedures in place to promptly terminate the access of former employees.
9. Audit your internet security periodically, internally or using a third-party company.

Federal regulations provide consumers with some protections for electronic fund transfers. These regulations generally apply to accounts with Internet access. These laws provide specific steps you need to follow to help resolve an error with your account. You must act quickly to take advantage of these protections. Notify MSEFCU immediately if you believe your access information may have been stolen or compromised. Review your account activity and statements and report any errors or unauthorized transactions immediately. Please refer to the Electronic Fund Transfer Disclosure for more information on these types of protections. The disclosure is provided to every member at the time of account opening and are also available online, or ask us for one and we'll provide a copy.

If you suspect unauthorized account activity, you should report it to the authorities immediately and call us at: 209-383-5550 or 800-542-2345.