
Rights and Responsibilities

With respect to online banking and electronic fund 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 Fund Transfers Agreement and Disclosure" that you received when you opened your account with the credit union. If you notice suspicious account activity or experience security-related events, please contact the credit union immediately at 800-828-5923.



Keep Yourself Safe in Cyberspace



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(815) 316-3052

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The Internet and the connections it provides are resources we've come to depend upon. Life before the Internet is becoming increasingly difficult to remember. It has changed the way we communicate and learn. Whether we're shopping or doing our banking, or communicating with friends and family, we appreciate the convenience of 24/7 access to the Internet. Unfortunately, along with the great benefits we enjoy comes the danger of fraud and theft, and the damage they leave behind.



At First Community Credit Union, your security is our priority. We employ both physical and technical safeguards to ensure that your confidential transactions and personal information remain safe, secure and private. We partner with only the most proven and trusted industry leaders to deliver a safe and secure online banking experience.

Wouldn't it be wonderful if technology alone could stop cyber criminals, but the speed, reach, and scale of the Internet means this will never happen.

We need your help. Together, we can take the necessary steps to minimize the chances of a cyber criminal committing fraud or stealing your identity. Please read on to see what you can do to help keep yourself safe and still enjoy the great benefits of the Internet and online banking.



HELPFUL TIPS

- Choose strong passwords — a good password is one that consists of a long random sequence of characters using a combination of numbers, letters, and symbols. A bad password is one that is composed of common words or numbers, such as anniversaries, birthdates, or pets' names.
- Protect your log-in information — use different passwords for your credit union accounts, credit card accounts, and other accounts. If you can, memorize your user names and passwords. If you must keep your log-in information in writing, keep the information in a safe place.
- Do not provide your personal information or any account details online or over the phone unless you initiate the call. We will never call or email and ask you to provide personal information.
- If you feel that your on-line information has been compromised, contact us immediately.
- Beware of “phishing” scams. — be skeptical. If something you see online or in an email seems suspicious or too good to be true, it probably is.
- Keep your anti-virus software up-to-date — anti-virus software providers are constantly updating their programs. Make sure you install the latest patches as they become available.
- Beware of imposters — one of the biggest dangers of banking online is identity theft. Fraudsters send out emails purporting to be from legitimate companies. They often contain links to fraudulent websites masquerading as a legitimate site. Once you've been lured to the new site, they try to get you to provide personal information.



- Always make sure that you are using a secure Internet connection to connect to the credit union's Online Banking or Bill Payment webpages. Look for “https:” at the beginning of the address and the padlock symbol.
- Monitor your account activity — review your transaction history and balance your checking account regularly. Report any unauthorized or unexplained activity to the credit union as soon as possible.
- Sign up for email or text alerts so you are instantly informed of certain account activity.
- Secure your mobile connections — If you are using a free Wi-Fi site or an Internet Café, you must take extra precautions. Make sure that your email connection is secure (https) and that no one is “shoulder surfing,” trying to steal your password.
- When shopping online, choose reputable sellers. Check for evidence of a physical address and contact information, and read the sellers' privacy and return policies.

FIRST COMMUNITY CREDIT UNION

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