

You also might be able to set up automated payments to handle recurring bills, such as insurance premiums or utility bills.

- *Cut costs.* You'll purchase fewer paper checks, as well as eliminate the need for stamps and envelopes. Take advantage of online bill presentation, which allows the company sending the bill to deliver it via the bill payment service.

- *Automate other functions to save time and help you achieve financial goals.* For example, you can move funds automatically from checking to savings to help reach the goal of, say, a down payment on a house.

- *See details of checks you've written, so you can verify the recipient, date, and amount.* For instance, if you forget to record the amount of a debit card purchase, online banking allows you to retrieve a current statement listing the transaction.

Online banking offers many benefits to conducting business in a fast, simple, and safe manner. Take time to explore our Web site and let us know what you'd like to be able to do online.



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Online Banking: Fast, Simple, Safe Sample



Making sure your money is where it's supposed to be, when it's supposed to be there, is getting simpler all the time with online banking.

Online banking, sometimes called online branching, allows you to safely monitor, move, and even keep more of your money by taking advantage of timely offers.

Safeguard accounts

Studies show that most identity theft still occurs when thieves obtain information on paper by digging through trash cans or stealing from mailboxes, but be careful when conducting business online. Online banking protects you from many types of fraud. You'll reduce that risk when you receive electronic credit union statements or send payments online. To stay safe:

- *Monitor accounts and debit and credit card activity daily to quickly catch and counter attempts to transfer funds or make unauthorized purchases.*

- *Change online banking passwords frequently.* Avoid telling your password to anyone. Never create passwords based on common information such as birthdays, addresses, or your mother's maiden name. Choose strong passwords of six to eight characters with a combination of uppercase and lowercase letters, numbers, and symbols.

- *Never respond to an e-mail purporting to be from us or other financial institutions requesting account or password information—an activity called phishing.* We never will ask for this information by e-mail or phone; it's already on file.

- *Make sure the secure area of the site—those Web pages you access after you log in with your password—always has “https” at the beginning of the address at the top of every page, and a padlock on the browser frame, not within the page.*

- *Never share personal account information in e-mails.* The exception is secured e-mail or instant messaging the credit union might offer through its online banking service. A secured message session should have “https” in the Web site address and display a locked padlock icon.

- *Install and keep updated a personal firewall and antivirus software.*

Add convenience, save time

If you overlook online banking services, you're missing opportunities to make your life easier and safer. You can handle personal finances when you choose to and can do so with efficiency, privacy, and accuracy. You can:

- *Monitor account balance and track transactions.*

- *Get immediate access to account information.* You can reconcile your account whenever you choose to. No need to wait a whole month to receive your statement.

- *Routinely pay bills on time.* That's the strongest contributor to a stellar credit record, and that's your best way to earn the lowest borrowing rates. Plus, you never need to worry about incurring late-payment fees or interest rate penalty hikes for late payments.

Paying bills online is one of the biggest time-savers online banking creates. You enter account information—merchant's name, address, and so on—when you sign up for the service, then return to the site to pay a bill with a mouse click. ►

Online
banking protects
members from many
types of fraud.

Sample