



## Security in the Online Banking Era

### Protections Under Regulation E

Regulation E, known as the Electronic Fund Transfer Act (EFTA), outlines the rights, liabilities and responsibilities of consumers that use electronic services covered under the EFTA and financial institutions that offer services covered under the EFTA.

Examples of EFTA-covered electronic services covered by United Heritage:

- ATM (Automated Teller Machine)
- ACH (Automated Clearing House)
- Debit Card transactions (point-of-sale)

Examples of services not covered by EFTA:

- Share drafts (checks)
- Wire transfers
- Internal transfers between members' accounts initiated through a member's UHCU Online Banking account
- Internal transfer requests made via telephone conversation or in person with a UHCU representative
- Internal transfers to a loan done through UHCU Online Banking, by telephone or in person, including internal recurring transfers that members have requested

The above are just examples and are not an exhaustive list of services covered and not covered by EFTA. For more information on your rights, responsibilities and liabilities under EFTA, please review the terms and conditions disclosure that is provided at account opening.

### Additional Resources

[ftc.gov](http://ftc.gov) | [idtheft.gov](http://idtheft.gov) | [usa.gov](http://usa.gov)

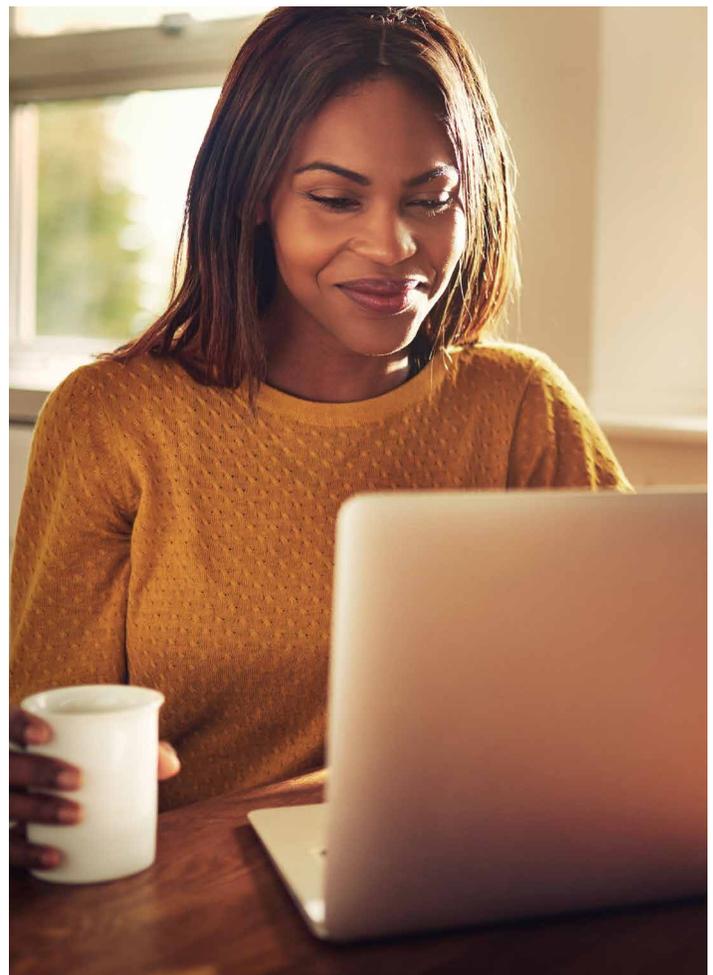
### Rights and Responsibilities

With respect to online banking and electronic funds 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 Member Account Information Disclosures you received when you opened your account with United Heritage Credit Union.

Ultimately, if you notice suspicious account activity or experience security-related events, please contact the Credit Union at the following:

United Heritage Credit Union  
P.O. Box 1648  
Austin, Texas 78767  
512.435.4545 | 903.597.7484 | 800.531.2328  
Fax: 512.445.6824

You can also go to one of United Heritage Credit Union's branch locations to report suspicious account activity or discuss any security-related events within UHCU Online Banking. For a full list of United Heritage branch locations, visit [uhcu.org/locations](http://uhcu.org/locations).



## Safeguarding Your Information

In addition to providing you with unmatched member service, a full menu of products and competitive rates, United Heritage Credit Union also strives to provide you with peace of mind.

To help protect your identity, United Heritage masks account numbers on receipts and statements, requires valid identification for all transactions and utilizes multi-factor authentication for Online Banking sign-in and other online requests.

You can do the following to help keep your private information safe:

**Be Alert:** As fraud constantly evolves, we remind you to remain vigilant when it comes to your finances. Scams come in all shapes and sizes – from a new online friend requesting financial help to promises of large sums of money in exchange for a small up-front fee – so you should always research and question transactions that seem suspicious.

**Don't Share Information:** Never provide an entity you do not know and/or trust with any personal, sensitive information. This includes your banking sign-in information, Social Security number and payment card numbers.

**Create Strong Passwords:** A strong password is at least 10 characters long and consists of a mix of numbers, symbols, uppercase letters and lowercase letters. If you have trouble creating and remembering passwords, secure passwords managers can do it for you.

**Set Up Multi-Factor Authentication:** For additional account security, set up multi-factor authentication. Multi-factor authentication only grants access to your account after you confirm your identity in more than one manner, effectively preventing someone from accessing your account in the event your password is stolen.

**Browse Smart Online:** Before signing in to any site, look at the URL to make sure you're on the correct website. Then check to see if the URL begins with https – the 's' at the end indicates that the site is secure. URLs that begin with http (no 's') are not secure, meaning any information you provide could be intercepted by a third party.

**Be Wary of Links:** If you receive an email from a source you do not trust, do not click any links or attachments contained within that email. The same goes for websites – if you're not sure if a link is safe, do not click it. Many scammers use clickable links and attachments to steal information.

For the latest information on security threats and even more helpful tips on protecting yourself and your finances, visit [uhcu.org/securitycenter](http://uhcu.org/securitycenter).

## What to Expect from United Heritage

United Heritage will never call, text or email asking you for your debit or credit card numbers, account numbers, Online Banking sign-in information or Social Security number. It is important that you never give out this information to a caller. Please see below for more information about how our credit card and debit card monitoring providers approach customer service calls.

### Credit Cards

Our card provider, Elan, will identify themselves as Card Member Services. They will never ask for your card number, expiration date or CVV (security) code. They will:

- Verify your street address
- Verify the last four digits of your Social Security number

### Debit Card Monitoring

Our debit card monitoring provider, Falcon Fraud Monitoring, will identify themselves as Card Member Security. They will never ask for your full card number, expiration date or CVV (security) code. They will:

- Verify your street address
- Verify the last four digits of your Social Security number
- Verify your date of birth
- Verify your mother's maiden name or account password (when applicable)
- Verify the last four digits of your card number

To further assist you with identifying when possible fraud is occurring, our provider may ask you "out of wallet" questions. Examples of this type of question may include but are not limited to specific questions about your previous addresses or vehicles.

