

Some members may have been affected by the
The Equifax Data Breach

Your security is important to us.



Here are the facts, according to Equifax. The breach lasted from mid-May through July. The hackers accessed people's names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. They also stole credit card numbers for about 209,000 people and dispute documents with personal identifying information for about 182,000 people. And they grabbed personal information of people in the UK and Canada too.

There are steps to take to help protect your information from being misused. *Make sure you are on a secure computer and an encrypted network connection as you will be entering sensitive information.*

Visit Equifax's website:
www.equifaxsecurity2017.com

Find out if your information was exposed. Click on the "Potential Impact" tab and enter the last six digits of your Social Security number. The site will tell you if you've been affected by this breach.

Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services. You will have until November 21, 2017 to enroll.

You can also access frequently asked questions at the site.

Placing a Fraud Alert

If you're a victim of identity theft, you need to take action quickly so you can protect yourself from further financial damage.

You need to place a **fraud alert** as soon as you are aware that something could be wrong. Placing a **fraud alert** is free to do but the protection it provides could be priceless.

All you have to do is contact any one of the three major credit reporting agencies:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

Tell them that you're a victim of identity theft - or suspect you could be soon - and that you need to put a **fraud alert** on your credit file.

Make sure to give the reporting agency your current contact information - such as phone number and email address - so they can reach you if necessary.

The agency you call is required to tell the others to set up alerts as well, but ask just to make sure.

A **fraud alert** makes it harder for criminals to open new credit in your name because a business will have to verify your identity before a new account is opened.

The fraud alert stays in effect for 90 days and also allows you to get a free credit report from each of the 3 reporting agencies so you can check for irregularities.

Use these reports to look for any unexpected credit applications in your name, or problems with bills, payments or personal information. Quickly report any problem you might notice so action can be taken.

After 90 days you will have the option to extend the fraud alert, but you'll need to file an official identity theft report with the police or a federal agency as well.

Remember, placing a fraud alert is easy, fast and free.




Minnesota's credit unions
spreading kindness in the
communities they serve.

CU Forward Day is held annually on Columbus Day, a federal holiday on the second Monday of October. Participating credit unions select a give-back opportunity to serve their members and community.

The Montevideo Branch will host a flu vaccination clinic to help members prepare for the flu season. All branch locations will be sharing "Fight the Flu with CCU" gift bags. Stop at one of the branches on Monday, October 9th.

**Fight
the Flu with
CCU**



FLU SHOTS
Monday
OCT 9
9am-11am
MONTEVIDEO BRANCH
Community Room
*Remember to bring insurance card

Improved Experience Coming for Remote Deposit Users

Beginning in November, Remote Deposit Capture (RDC) will be available within our Mobile App.

To prepare for this change RDC users will need to:

- *Be enrolled in Virtual Branch
- *Visit www.co-opcreditunion.com
- *Choose Enroll Now to get started
- *Download our mobile app "CCU on the Go"
- *Visit your phone's app store
- *Search "Co-op Credit Union" and look for our icon



With "CCU on the Go" Mobile App you can:

- *Check Balances
- *Pay Bills
- *Make Transfers
- *Deposit your Checks



Email it.
Text it.

Pay people
with

popmoney

Let Us Introduce You to the New Bill Pay Experience!



Choose.
Select a bill to pay.

+



Schedule.
Enter how much & when.

=



Done.
Sit back & relax.

It's time to put the most user-friendly,
feature rich payment system to work for you.

Your Co-op Credit Union launched the new Bill Pay experience on Sept. 7th. With Online Bill Pay, users can pay bills, track payments, and send money to virtually anyone. You can even split an expense with a friend or colleague.

- *Pay virtually anyone from the local grocery store to a Fortune 500 company
- *Send money to friends & family with PopMoney using their email address or cell phone number
- *Same day/Next day payments offer options to send necessary or forgotten payments fast.
- *Account to Account Transfers to accounts at other financial institutions. Your money is always available, regardless of where you keep it.
- *Receiving eBills is more convenient, more secure, and easier to manage.

Have You Started Using A Mobile Wallet Yet?

Have you started using your smartphone as a mobile wallet yet?

It's a great way to digitally store your credit card and debit card information on your mobile device, and it offers convenience and security when making in-store and in-app purchases.

Many devices now come with a mobile wallet already installed, so all you'll need to do to get started is add your card information based on the wallet app you are using.

Three of the most widely used mobile wallet apps are Apple Pay, Android Pay and Samsung Pay. And there are a growing number of other options.

You'll be able to use your device to make payments in stores and restaurants with card readers that are set up to accept mobile wallet payments. Simply hold your device near the reader to complete your payment. And there are also options to

make in-app payments through other merchants.

Mobile wallets are secure because they don't store your actual card numbers and the card information is encrypted. A separate security code is generated for each transaction. And before the transaction is completed, you'll need to enter either a passcode or use your device's touch ID feature. These features are designed to protect you against card fraud.

These security measures are in addition to security features that your financial institution and card issuers already have in place to help guard against fraud. While not available everywhere, more and more merchants are starting to accept mobile wallet payments.

So, if you're looking for a safe, easy way to store credit and debit cards, now is a good time to give mobile wallet a try.

VISA

Apple Pay

Pay confidently
with Visa.

Now you can
enjoy all the
benefits of
your Co-op
Credit Union
Visa® using
Apple Pay™



Coming Soon:



Samsung Pay



Federally insured by NCUA