

# SPFCU DISCLOSURES 2010

Your accounts insured  
to \$250,000 by  
**NCUA**  
National Credit Union  
Administration

**Science Park Federal  
Credit Union**  
5 Science Park, New Haven,

## **PHISHING, SMISHING, OR VISHING IMPORTANT INFORMATION**

Phishing is the fraudulent attempt, usually through email, to steal your personal information. It can also occur through a text (smishing) or by phone (vishing). Phishing emails tend to come from well known organizations and request that you click on a link to their site. The fraudulent site then requests certain personal information such as social security numbers, birth dates, or credit card information. NO legitimate business would ask for personal information in such a way.

**NO employee at SPFCU will ever request any member's non-public/private information via email (phishing), or phone (vishing), or text (smishing). DO NOT RESPOND TO ANY REQUESTS. Please report any attempts to the Credit Union at 203-786-5885.**

## **IMPORTANT INFORMATION FOR OUR ATM/DEBIT CARD MEMBERS**

On July 1, 2010 the federal government required members to opt-in for overdraft protection on their ATM/Debit card transactions. The Credit Union will no longer authorize and pay overdrafts for the following types of transactions:

ATM transactions

Everyday Debit card transactions

The Credit Union does authorize and pay overdrafts for the following types of transactions:

Checks and other transactions made by your checking account number

Automatic bill payments

If you want the Credit Union to authorize and pay overdrafts for ATM/Debit card or you would like more information on our standard overdraft practices, please notify us at 203-786-5885.

## **NOTICE OF PRIVACY PRACTICES**

### **Information we collect:**

- We collect nonpublic information from the following sources:
- Information you tell us on applications or other forms
- Information about your transactions with us, our affiliates, or others, and;
- Information we receive from a consumer reporting agency

### **Information We disclose:**

We do not disclose any nonpublic personal information to affiliates or non affiliated third parties except as permitted by law

### **Our security Measures:**

We restrict access to nonpublic information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

### **FACT ACT NOTICE for our members with loans:**

We may report information about your account to credit bureaus. Late payments, missed payments, or other payment defaults on your account may be disclosed in your credit report.

