

# The Family Credit Union

## The Family Credit Union Plastic Cards

### Visa Debit and Fraud Prevention



Account fraud and debit card security breaches are very real. TFCU uses the best practices and policies to keep our members' account information secure.

TFCU will never contact you and ask you to provide information regarding your debit card. If you ever feel unsure about information requests don't proceed. You can always contact TFCU to check the authenticity of any request.

If you pay for anything with your debit card over the phone or online, make sure you are comfortable with the merchant and fully understand the charges.

It is more difficult to commit fraud on any debit transaction that requires a PIN. Your PIN should be not given to anybody. If you are going out of the country or will be making purchases above the normal daily limits (*see [familycu.com/checking-for-card-limits](http://familycu.com/checking-for-card-limits)*), contact TFCU so we can flag your account.

If, in the unfortunate case your card does end up being compromised, we will notify you of the next steps we'll need to take. It is always best to keep a watchful eye on your own purchases and account activity.

### MasterCard Credit

We keep our card **simple** and **unchanged** (*for over 20 years!*)

When looking at credit cards, check out more than the offerings of the big banks.

In general, credit unions offer lower rates and TFCU is no

different - with rates as low as 9.9% APR. Our card offers:

- No teaser rates
- No annual fee
- Make LOCAL payments - branch, online, mail, phone
- Free online statements with **mycardinfo**

And it's from a name you can trust - *Family*.



# Upcoming Calendar - Happy 2012

January

16

*Closed* - MLK Jr. Day

February

20

*Closed* - President's Day

THE FAMILY CREDIT UNION **Privacy Policy** - Revised December 2010

The Family Credit Union considers your personal information a very private matter, and protecting it is very important. We are required by law to give you a privacy notice. If you read this notice, and have questions, please feel free to call us at 563-388-8328.

*Information We Collect and Disclose About You* - We collect information from the following sources:

- Loan applications, member applications, and other forms
- Information about your transactions
- Information from a credit reporting agency
- Information obtained when verifying information, such as past employers or other financial institutions

We may disclose information we collect about you under circumstances as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your authorizations, or protect our financial records.

We may disclose this information to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have a marketing agreement. We only work with companies who maintain strong confidentiality. We do not permit these companies to sell information to other third parties.

*How we Protect Your Information* - We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in maintaining privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

If you terminate your membership, we will not share information, except that permitted or required by law.

## TFCU eStatements



Are safe, private, and easy. If you have already selected eStatements, congratulations! You've taken an important step toward keeping your financial information protected. If you still receive statements by mail, we invite you to sign up for eStatements. Why eStatements?

You'll receive your eStatement faster  
It's more secure! eStatements help protect your privacy  
It's convenient! Access your eStatement online anytime you want and print them if you wish

**It's green!** It reduces paper consumption