

## **Protections under Regulation E**

Regulation E, better known as the Electronic Fund Transfer Act (EFTA), outlines the rights 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 offered by Energize CU (ECU)

- ACH (Automated Clearing House)

### Examples of services not covered by EFTA

- Share Drafts (checks)
- Wire Transfers
- Internal Transfers between members' accounts initiated through on-line banking account
- Internal transfer requests made via telephone conversation or in person with an ECU employee
- Internal transfers to a loan done through on-line banking, telephone conversation or in person. Also includes internal recurring transfers that members have requested.

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

## **Energize Contact Information**

If you suspect or notice any suspicious account activity, or experience any information security-related events with ECU on-line banking you should immediately contact us at the following:

Energize Credit Union  
Monday to Friday  
8:00 AM to 4:30 PM  
Excluding Holidays  
Phone: (405) 478-0046

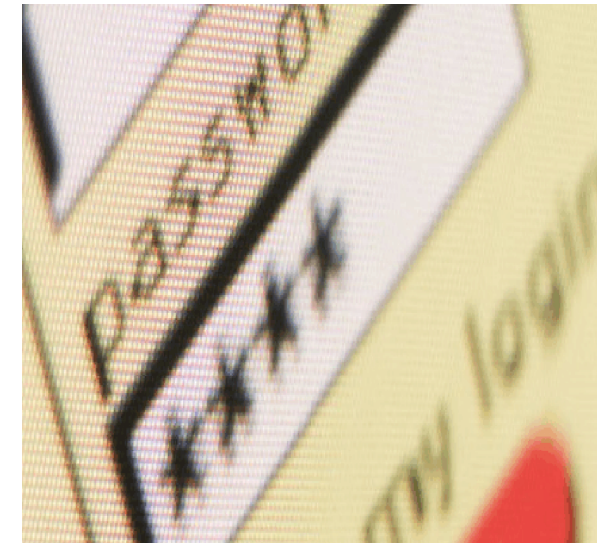
You may also appear in person at our office to report suspicious account activity or discuss any security-related events within ECUs on-line banking. We are located at 2325 East I-44 Service Rd Oklahoma City, inside the OAEC building.

### **Additional Resources**

[www.staysafeonline.com](http://www.staysafeonline.com)  
[www.ftc.gov](http://www.ftc.gov)  
[www.usa.gov](http://www.usa.gov)  
[www.idtheft.gov](http://www.idtheft.gov)  
[www.onguardonline.gov](http://www.onguardonline.gov)



## **AUTHENTICATION IN AN INTERNET BANKING ENVIRONMENT**



ECU is always committed to ensuring the safety of our members' information and ECU's internet banking environment is no exception. With more members using internet banking, unscrupulous individuals are working harder than ever to find new ways to scam unsuspecting individuals. One of the best defenses against fraud is to remain educated on cyber-safety. ECU is dedicated to helping our members stay cyber-safe.

## Tips on keeping yourself safe in the internet environment.

1. **Keep Information Private.** Be extremely careful if you have to use a library or other public computer to access your account online. Fraudsters could have installed a keystroke logger to obtain your username, pin, answers to security questions, and passwords

Fraudsters are known for masking emails and text messages to look like they come from a trusted sender. Do not send your account number or personal information via e-mail or text messaging to anyone. Do not use a hyperlink that is located in an email to access ECU's online banking website and always ensure the web address starts with **https**.

If you receive a phone call from a person claiming to be an ECU representative, it is a good idea to ask for the representative's name and extension and inform them that you will call them right back. The credit union will be able to direct your call to the right person. **DO NOT CALL** the representative back on any number other than on the number that ECU has given you to call (405) 478-0046. A best practice is to always initiate the call yourself.

2. **Account Review.** ECU encourages members to log into their accounts regularly to review account activity, even if you have not done any recent transactions. Early detection is a key component to stopping fraud quickly. If there are any concerns, contact ECU immediately at (405) 478-0046.

3. **Strong Password.** ECU encourages members to have a password that is at least 8 characters long with a mixture of upper and lower case letters, numbers and special characters. Change your password regularly, and do not give anyone your password or allow anyone else to use your password.

4. **Website Redirection.** If you click on a hyperlink that redirects you to a website that does not look like it is operated by ECU, use caution as we may not operate that site. ECU has pop-up warnings on hyperlinks that we have placed on our website to inform you that you are being redirected to a site we do not operate. Use caution and contact ECU if you suspect there is a problem.

5. **Always Logoff.** Always logoff your ECU online banking session and **DO NOT** just close the browser.

6. **Assess Your Own Risk.** ECU encourages every member to do their own risk assessment on their online banking security controls such as, but not limited to: Storage of online banking information (account number, password, pin, answers to security questions), and the type of antivirus protection you use on your computer.

## ECU Initiating Contact With You

1. ECU's employees will **NEVER** call, email, or send you a text asking for any of your electronic banking credentials. ECU may inquire about your electronic banking credentials if you initiate contact and express online banking problems.



## Paperless Statements Service Agreement

By accessing Energize Paperless Statements (AKA e-Statements), you agree to this Service Agreement (the Agreement). As used in this Agreement, the words "we", "our", "us", "ECU", mean Energize Credit Union. "You" and "your" refer to the account owner(s). "Account" or "accounts" means your deposit account(s) at the Credit Union.

### Paperless Statements Consent

You must enroll in Paperless Statements and agree to access the monthly/quarterly statements you are provided in connection with your ECU accounts electronically. You understand that we will discontinue mailing printed account statements to your address of record. All future statements will be maintained on a website which you access to obtain, review, and print. By accepting this Agreement, you give your consent to receive electronic notice of any notice or other type of communication provided to you by ECU. Your consent also covers all disclosures that are required or may be provided on or with your account including, but not limited to the Right to Financial Privacy Notice as required by Regulation P and the Error Resolution Notice required by the Electronic Funds Transfer Act. You are required to have Online Banking in order to access Paperless Statements. Joint Accounts: If your account is joint with another person(s), one of you may consent to receive disclosures electronically and that person's election to receive Paperless Statements shall apply to all owners.

### Hardware and Software Requirements

To access your statements online, you need a personal computer with capability to run software that can access the Internet. If you are reading this agreement online, you have the necessary hardware and software to access your online statements. To open and view an online statement or any other document, your computer system must be equipped with Adobe® Reader® software. You may download Adobe® Reader® for free at [www.adobe.com](http://www.adobe.com). To print a copy of your statements, you will need a printer attached to your computer capable of printing Web pages. To retain your statements on your computer, you can use the "save" feature of your Internet software to save the pages to your hard drive or other media.

### Duty to Review Monthly Statements

You must promptly access and review your statement and any accompanying items and notify us in writing within the applicable time period specified by law of any error, unauthorized transaction, or other irregularity. If you allow someone else to access your statement, you are still fully responsible to review your statement for any errors, unauthorized transactions, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statement(s) shall begin on the statement date regardless of when you receive and/or access the statement.

### Your Right to Withdraw Consent or Request a Paper Statement Copy

You have the right to withdraw your consent to have your statements provided in an electronic form, or to request a paper copy of a statement, by notifying us in person at our Oklahoma City location or by writing to: Energize Credit Union, PO Box 54309, Oklahoma City, OK 73154. We must receive your withdrawal of consent not less than thirty (30) days before the date statements are processed for a statement period for you to receive a paper statement for that statement period. You will receive paper statements for subsequent statement periods.

### Change of E-mail Address.

You should keep us informed of any change in your electronic mailing address. You may change your e-mail address through Online Banking "Preference" then clicking on "Update Email Address."

### Security

You understand the importance of your role in preventing misuse of your accounts and you agree to promptly examine your online statements for each of your ECU accounts. You agree to protect the confidentiality of your account and account number, and your personal identification information. You understand that personal identification information by itself, or together with information related to your account, may allow unauthorized access to your account. Data transferred via the Internet is not encrypted. You acknowledge that the Internet is inherently insecure and that all data transfers including electronic mail, occur openly on the Internet and potentially can be monitored and read by others. We cannot and do not warrant that all activity utilizing the Internet is secure.

### Change in Terms and Our Right to Terminate

We may change any term of this Agreement at any time. If you do not wish to accept the change, you may terminate this Agreement by withdrawing your consent to receive statements electronically. You agree that we can terminate the Paperless Statements service and revert to printed mailed statements for any reason at any time.