

A close-up photograph of a person's hands holding a dark grey tablet computer. The person is wearing a white long-sleeved shirt and a silver bracelet on their left wrist. The background is blurred, showing a wooden table and a pink object.

ORNL FEDERAL CREDIT UNION

PRIVACY & SECURITY





GET THE MOST OUT OF YOUR MEMBERSHIP

WHAT WE'VE DONE TOGETHER SO FAR:

- Opened a new account!
- Reviewed the fee schedule, including any fees associated with your account
- Set up your digital access:
 - Online Banking password & login
 - Enroll in eStatements
 - Downloaded the mobile app
- Issued your debit card
- Discussed ways to avoid fees with overdraft protection options
- Made a deposit into your account
- Talked about the features of our ITMS and deposit-taking ATMS
- Enroll in our Roundup: our automatic savings program

YOUR NEXT STEPS:

- Provide your account verification form to your employer or government agency to change your automatic payroll deposit. Be sure to update any automated payments/drafts to debit/credit your ORNL FCU account. **ORNL FCU's routing #: 264281416**
- Sign in to Online Banking
 - Set up Bill Pay to securely pay your monthly bills.
 - Set up account alerts to stay informed when important changes are made to your account — such as email address updates, physical address changes, and successful log-ins.
- Sign in to Mobile Banking to deposit a check, activate Quick Balance, and setup your TouchID fingerprint login.
- Set your card up in Apple, Samsung, or Google Pay for quick and easy payments right from your phone!
- Ordered checks? Be sure to be on the lookout for them in the mail. Checks usually arrive within 7-10 business days.

HOW WE PROTECT YOUR ACCOUNTS AND PRIVACY



PROTECTING YOUR INFORMATION IS ONE OF OUR TOP PRIORITIES.

PRIVACY AND SHARING YOUR PERSONAL INFORMATION

Our privacy policy gives you a full accounting of how we collect, share, and protect your personal information. We explain what information must be shared out of necessity to manage your accounts, and what information sharing you have the right to control. Refer to the Privacy Notice you were provided at account opening or check out our privacy policy at ornlfcu.com/privacy.

24/7 CARD MONITORING

Our Fraud Alert Management System monitors your card activity 24 hours a day, 7 days a week to learn your behavior patterns. If a transaction alerts us to possible fraud, we will contact you to verify the transaction.

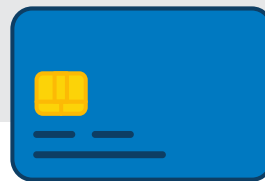
Examples of transactions outside of your normal behavior may include:

- Sudden change in location
- String of costly purchases
- Any new fraud trends worldwide



EMV CHIP TECHNOLOGY

Our debit and credit cards have EMV chips, which are much more difficult to replicate and counterfeit than a magnetic strip. When using your card at a chip-enabled terminal, the chip authenticates each transaction uniquely, which means any data captured cannot be used to execute new transactions.



GOVERNMENT PROTECTION

The National Credit Union Administration is the federal agency that insures federal credit unions, much in the same way that the FDIC insures banks. There is a coverage of \$250,000 that applies to each account owner, per insured institution, for each account ownership category. Visit NCUA.gov for more information.

VISA ZERO LIABILITY

Feel secure shopping anywhere, anytime with Visa's multiple layers of cardholder protection that give you an extraordinary level of security, so you can feel confident no matter where you use your Visa Card(s).

INTERNAL PROTECTIONS

A wide variety of security systems protect our internal network. This includes but is not limited to:

- Intrusion detection and prevention systems
- Multiple firewalls
- Real-time virus and malware detection
- Routine and regular security assessments of our network
- 24/7 security operations center
- Anti-ATM skimming software
- Online Banking adaptive authentication
- Strong password controls
- Mobile Banking secure TouchID login
- ITM, branch, and call center ID verification



WHAT YOU CAN DO TO PROTECT YOUR PRIVACY AND ACCOUNTS



ONLINE AND MOBILE BANKING

SET UP EMAIL AND TEXT ALERTS

Set up email and text alerts for timely information and added account security. Find the Alerts options under the More tab in Online Banking. Or, we can help. If you would like help establishing your alerts, call us at **800.676.5328**.

STRONG PASSWORDS

Set strong passwords, and never use the same one to access all of your personal accounts. Use a mix of upper and lower case letters, numbers, and special characters for maximum security. Do not write your password down and never share it with anyone. Do not use the "auto-complete" option on your computer which will autofill your password. While this is convenient, it defeats the point of a user-specific password.

COMPUTER SECURITY

Always use antivirus software and firewall protection. Install software updates in a timely manner to ensure you have the latest security protection.

ENROLL IN PAPERLESS E-STATEMENTS

Online statements are delivered to you securely within Online Banking. By eliminating your paper statement, you restrict the ability for someone to obtain your information out of your mailbox or at your home.

USE DIGITAL WALLET

Leave your physical credit and debit cards at home by utilizing Samsung Pay, Google Pay, or Apple Pay on your phone for payment. These products have a separate authentication process independent of any password to access the phone, which means that if the device is stolen purchases cannot be made even if you do not have password protection to access the device.

DEBIT & CREDIT CARDS

PROTECT YOUR DEBIT CARD PIN

Always memorize your PIN instead of writing it down and never share your PIN with anyone. Credit Union employees will never ask you for your PIN. Use the signature/credit option when it is available to minimize exposure of your PIN.

NOTE YOUR CARD WHEN TRAVELING

We constantly monitor card transactions for unusual activity to protect you against fraud. If you let us know your destination and when

you are traveling, we will note your debit card to help prevent any delays while you are on the road.

SIGN INSTEAD OF KEYING IN YOUR PIN

Opt for signature over PIN transactions with your debit card. Merchants prefer that you use your PIN because it's less expensive for them, but it's riskier for you because it gives data thieves the option of creating a fake debit card and using the ATM to take out your money.

SPENDING & SAVINGS ACCOUNTS

CHECKBOOK OR CARD LOST, STOLEN, OR MISPLACED

If your checkbook, debit card, or credit card are ever lost, stolen, or misplaced contact us immediately using the phone numbers on the last page of this booklet. We recommend you save these phone numbers in a convenient location to minimize your response time.

SHRED EVENTS

We offer shred events throughout the year that are open to our members & the public so that you can dispose of unwanted statements and documents that contain personal information safely.



WHAT YOU CAN DO TO PROTECT YOUR PRIVACY AND ACCOUNTS

ALWAYS REMEMBER to never give out your personal information on the phone, through the mail, or over the Internet unless you've initiated the contact or know who you're dealing with. *This includes phone requests asking you to verify account information or reactivate a service.*



EDUCATE YOURSELF

FINANCIAL EDUCATION

We have a whole section of our website dedicated to providing financial education for you! To access this information, simply visit ornlfcu.com/personal/financial-education to learn more about identity theft and fraud scams, easy ways to budget and save money, easy-to-use calculators, and more!

REVIEW YOUR CREDIT REPORT

You're entitled to receive one free credit report every 12 months from each of the three nationwide consumer credit reporting agencies: Equifax, Experian, and TransUnion. These consumer reporting agencies have a central website, a toll-free phone number, and a mailing address where you can request your free annual report. To request, visit www.annualcreditreport.com.

ELDER FINANCIAL ABUSE

Thousands of elders fall victim to financial fraud every year. According to AARP, Americans age 60 and older lose almost \$3 billion a year to scams. In addition, for every fraud case that is reported, 43 are not. Financial abuse can take place in the form of scams, telemarketers, mail, friends, family, and fake charity fundraisers.

5 SIGNS THAT MAY INDICATE YOUR LOVED ONE IS IN TROUBLE:

- Funds and belongings are disappearing from their home, bills are going unpaid, and/or they are confused about financial transactions.
- Their spending habits have changed, they are unable to explain credit card charges, and/or they may request more money from you.
- A member of the family is not cooperative when explaining their loved one's finances.
- A new person has befriended your loved one and has been added on a joint account and/or has been deemed power of attorney.
- There are no checks and balances for a caregiver who has access to a loved one's funds.

BEWARE OF SCAMS

WINNING SCAMS

Never respond to letters, emails, text messages, or phone calls if they sound too good to be true, especially if the call is to report that you have won a contest that you did not enter. The fraudster's goal is to promise you winnings or give you a fraudulent check in order to get you to send them money. You will never receive the prize, or will owe the full amount of the fraudulent check once you deposit/cash it, and they will be able to retain any money you sent them.

ROMANCE SCAMS

Fraudsters establish a relationship with their victim online through dating websites and request money. Most stories of why money is needed are compelling, and some may even state that they need the money in order to come visit you.

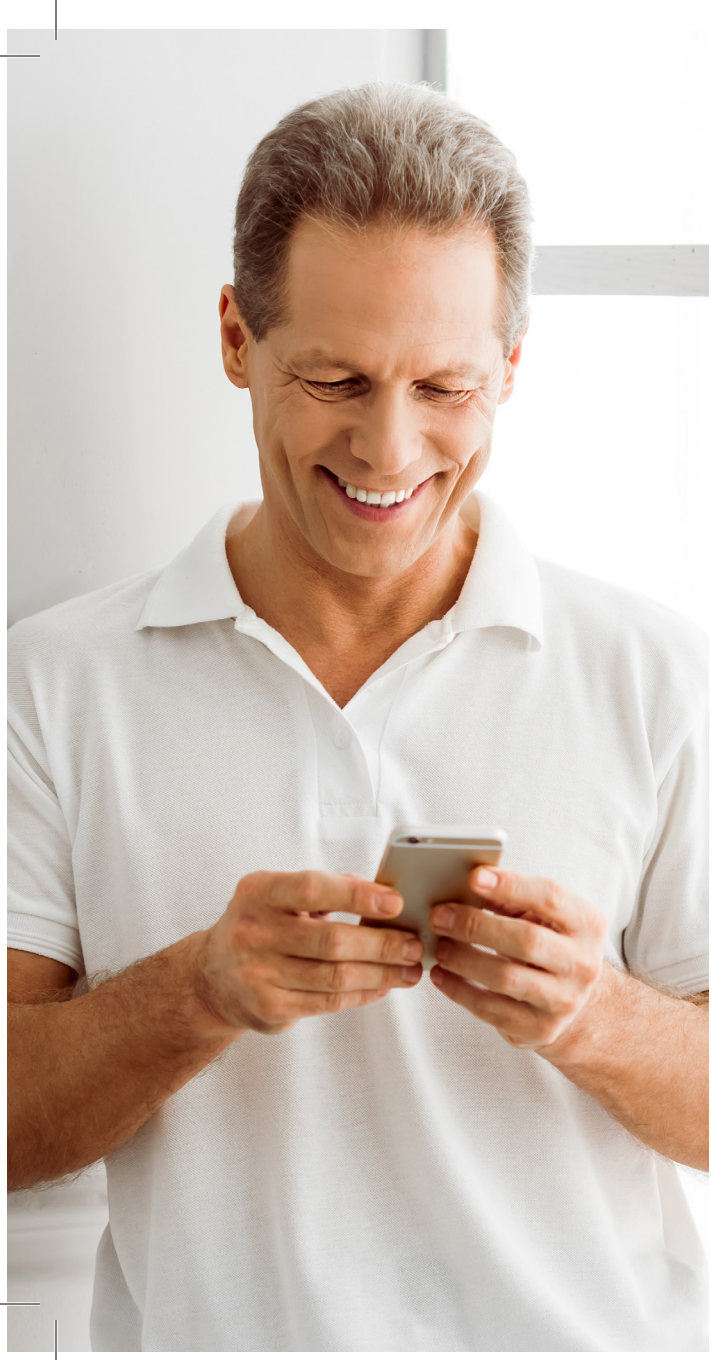
WHAT SHOULD YOU DO IF YOU THINK YOUR INFORMATION HAS BEEN COMPROMISED OR YOU HAVE BEEN SCAMMED?

CONTACT US IMMEDIATELY:

DEBIT CARD LOST/STOLEN
1.888.918.7754

CREDIT CARD LOST/STOLEN
1.800.449.7728

ALL OTHER CONCERNS
**1.800.676.5328 OR
865.688.9555**



EXTERNAL RESOURCES AVAILABLE TO YOU

CREDIT REPORT COPY

Obtain a free copy of your credit report at annualcreditreport.com. You are eligible to receive one copy of your credit report every 12 months from each of the three credit reporting agencies: Equifax, Experian, and TransUnion.

CREDIT FREEZE

You have the ability to place a credit freeze with each of the credit reporting agencies. There may be a fee associated with placing the credit freeze, but a credit freeze prevents any new accounts from being opened in your name. The credit reporting agencies can be contacted using the information on the Contacts page of this booklet.

LOCAL POLICE DEPARTMENT

Anytime something is stolen a police report can be filed. Contact the police department within the jurisdiction of where the activity occurred.

FEDERAL TRADE COMMISSION(FTC):

The FTC has information on scams and identity theft and also provides reporting services on their website. You can find the following at FTC.gov:

- Report identity theft, scams, and unwanted telemarketing
- Sign up for scam alerts
- Register for the Do Not Call list

CONTACT US

BRANCHES

Toll Free **800.676.5328**

Local: 865.688.9555

LaFollette: 423.562.8948

Madisonville: 423.442.6061

Morristown: 423.581.9800

DEBIT CARD

Activate/Change PIN: 866.985.2273

Report Lost/Stolen: 888.918.7754

CREDIT CARD

Account Information: 800.654.7728

Activate: 800.527.7728

Change PIN: 888.886.0083

Report Lost/Stolen: 800.449.7728

BILL PAY

Transaction Inquiry: 877.739.1385

HOW TO GET YOUR CREDIT REPORT

Equifax

www.equifax.com

800.685.1111

Experian

www.experian.com

888.397.3742

TransUnion

www.transunion.com

800.888.4213

Fair Isaac Corporation

www.myfico.com

800.319.4433

Annual Credit Report Request Service

www.annualcreditreport.com

877.322.8228

