



Emerald Coast
Federal Credit Union

“THE LIGHTKEEPER”

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CardValet®

Emerald Coast Federal Credit Union is excited to offer CardValet®, a mobile card management application that helps reduce account fraud by allowing cardholders to monitor accounts with their smartphone and control how, when and where their debit card is used.

CardValet was developed in partnership with Fiserv and is available in the Apple® App Store or Google® Play. Once CardValet is set up, cardholders have the ability to “turn off” their card when not in use, establish transaction spending limits and decline a transaction when the amount exceeds a predefined threshold.

Real-time smartphone alerts can be customized based on the types of information each cardholder would like to receive. For example, a cardholder can set up an alert to be notified when a card is used, when a transaction is approved and exceeds any of the permitted use policies, or when a card transaction has been attempted but has been declined based on the parameters established.

CardValet offers cardholders the capability of linking additional accounts to better monitor dependent spending. So, by using the GPS system in their smart phone, geographic use restrictions can be established for college students along with restrictions on merchant type and spending limits.

“CardValet is ideal for users who want to actively manage their cards. CardValet’s inventive and thoughtful approach to card management makes the user experience as easy as possible,” said April Redmond, President/CEO. “We are excited to offer this tool to our cardholders! Not only is CardValet user-friendly and convenient, but it will aide in our continued efforts to prevent fraud and identity theft for our cardholders.” ♦

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ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS.

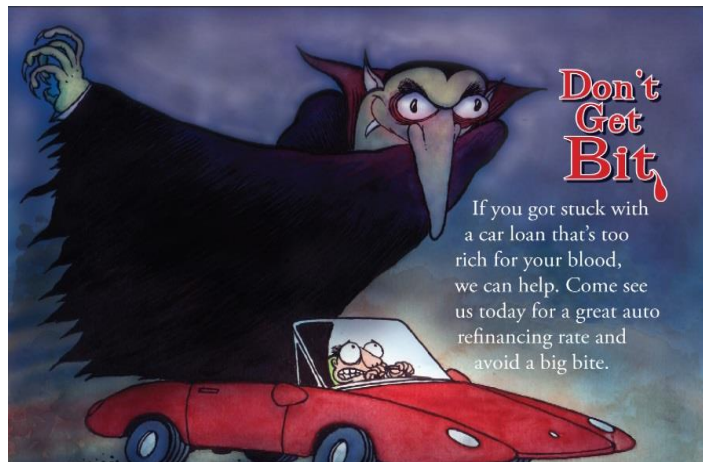
You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

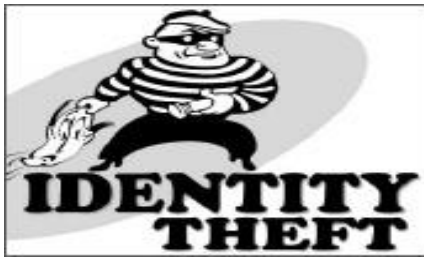
To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of-sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union with any questions you may have regarding this notice. Thank you. ♦





7 Tips to Avoid Identity Theft

With the recent announcement from Equifax regarding their data breach we encourage everyone to heed this article. Every two seconds an American becomes a victim of identity theft. If the thought of having to clean up your credit report because someone stole your identity frightens you, and you don't want to become another statistic; here are some tips to stack the odds in your favor.

1. A winning night, can turn into a nightmare really fast if your wallet is lost, or stolen, especially if personal information like your social security card is in there. Do not carry your social security card. And, just as importantly, make copies of all your cards. That way, if they're stolen you can report it fast, and accurately.
2. You can bet that if you use easy to guess passwords and PINS—like your house number, or birth date—some hacker will figure it out. Use a mix of symbols and numbers, and upper and lower case letters.
3. Use your instinct. If an overly generic e-mail address doesn't look legit, don't reply, and don't click on any links. Go to your account log-ins manually using a bookmark, or typing the URL.
4. Know that your credit union will never call, or e-mail asking for your social security number, or birth date. If a business, or individual asks for personal information, passwords, or credit card numbers--do not give them. Instead, call any financial institution requesting information directly at a number you know is legitimate.
5. Make sure all your electronic devices are as secure as possible by up-dating your operating systems, software and browsers; being up-to-date will minimize chances of being hacked. And, password-protect all of your devices, so that if stolen, logging in will be more difficult.
6. Shred, Yes, some of the easiest targets for identity thieves are home trash bins. Shred invoices, financial statements, or any other personal type documents. Don't just toss them; shred them.
7. Check your online banking accounts and credit reports regularly. There are three credit-reporting bureaus...a trifecta-for analyzing your activity. Check a different bureau every four months at annualcreditreports.com. If you see anything suspicious, report it.

Follow all these steps, and your odds of being a victim of identity theft will drop dramatically. ♦

C R E D I T U N I O N I N F O R M A T I O N

ELECTED & APPOINTED OFFICIALS

BOARD OF DIRECTORS

Larry Bateman	President
George Cox	1 st Vice President
Sue Gannon	2 nd Vice President
Jarred Burns, Jr.	Treasurer
Jerry Pridgeon	Secretary

SUPERVISORY COMMITTEE

Harry Lee Smith	Chairman
Cindy Belin	Committee Secretary
David Bidwell	Committee Member
Gene McCroan	Committee Member

NOMINATING COMMITTEE

Charles Cloud ~ J.C. McArdle ~ J.C. Cox

Upcoming Holidays Observed

Columbus Day	Monday, October 9, 2017
Thanksgiving Day	Thursday, November 23, 2017
Day after Thanksgiving	Friday, November 24, 2017
Christmas Day	Monday, December 25, 2017

Your savings federally insured to at least \$250,000
And backed by the full faith and credit of the
United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

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