

## **Your Account Security**

### **Online Security**

Bayer Heritage FCU is committed to protecting your financial and personal information. In addition to using the latest technology to safeguard your personal information and privacy, we stand firmly beside you in the fight against fraud. Fraud can do serious damage to your money, to your accounts, and to your good name. We take it very seriously. Although your accounts and personal information are secure, anyone can fall victim to fraud. If you believe you may be targeted by fraudsters, we'll take steps to protect you and thoroughly investigate every instance. Should a breach in security take place and an account become compromised, Bayer Heritage FCU will change your account number and issue any new cards as needed. We know how unsettling this experience can be, and we'll do everything we can to resolve matters as quickly and painlessly as possible.

### **Do Your Part**

We depend on YOU to do your part to protect your Bayer Heritage FCU account information, such as member account numbers, ATM Personal Identification Number (PINs), usernames and passwords. Do not share confidential account information with anyone, including friends, relatives and business associates. If you need someone to have access to your accounts, consider making them an Authorized Signer.

### **Some Common Sense Online Precautions**

- Keep your anti-virus and anti-spam software up to date. Have it scan your computer nightly.
- Enable the firewall on your computer. Internet Service Providers also provide firewall protection.
- Download security patches from your computer's operating system vendor.
- Monitor your children's online activity.
- Do not post address, phone numbers, and any other personal identifying information on social media websites.

### **Contact Bayer Heritage FCU Immediately!**

If you think unauthorized access or fraud has occurred in connection with your Bayer Heritage FCU accounts, report such incidents to your closest Bayer Heritage FCU branch or call the Fraud Squad at **1-800-272-6003 x1493**.

When you call in, Bayer Heritage FCU will ask for identification in order to protect you and your account. The best way for us to identify you is to set up a code word on your account. This should be a word or series of numbers that will identify you. If you don't have a code word on your account, set one up on your next visit to a branch! Once you have a code word on your account, please do not share that information with anyone. Bayer Heritage FCU will never call you to request your confidential account information.