

NORTHWOODS NEWS



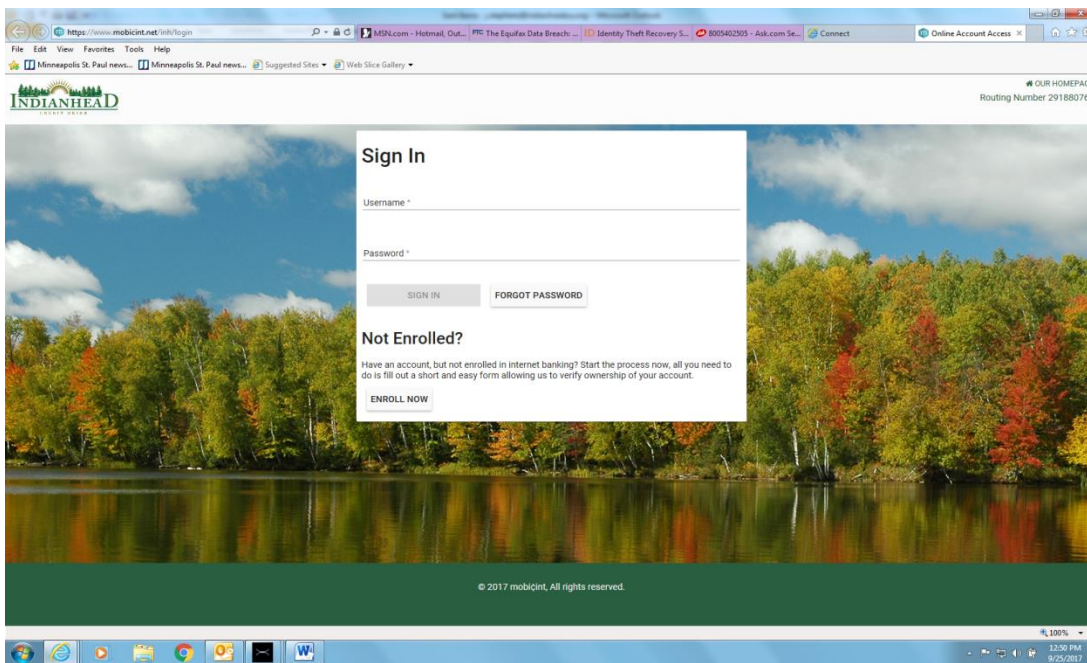
A Quarterly Newsletter published for the Member-Owners of Indianhead Credit Union

*** YOUR CHECKS COULD NOW CLEAR THE SAME DAY***

On September 15 2017 there was a new rule change in the way ACH (Automated Clearing House) debit items are processed. An ACH debit could be your monthly mortgage, credit card payment, a check that was converted to an ACH item (Wal-Mart), or any debit you authorize a company to automatically take out of your account. The new rule states that ACH debits can be sent and processed three times a day. This means if you write a check or authorize a payment before 1:45 pm (central) that item has a chance of trying to clear your account at 3:00 pm (central) the same day. This does not mean all ACH debits will clear the same day, just that there is a chance that they might.

NEW LOOK TO OUR ONLINE BANKING

www.indianheadcu.org



On **October 16, 2017** our online banking platform is changing. Don't worry!! The only thing changing is the look and feel. Your user name and passwords will stay the same. We are hoping the new platform will be more user friendly and offer you a better experience. The feel of the new site will feel like most mobile app sites. The main page will give you more information about your account(s) and offer quick transfers. There will be a few new services offered with the new site. The new

site layout will require you to register your computer again. **PLEASE KNOW YOUR SECURITY QUESTIONS AND YOUR IMAGE IT WILL REQUIRE YOU TO ANSWER THEM AGAIN.** This means you will have to answer one of your security questions and pick your image. If you don't remember either of these security requirements please contact us before the change.

WARNING

DUE TO THE RECENT EQUIFAX BREACH...

Equifax, a major consumer credit reporting agency, was hacked from mid-May to July. Approximately 143 million American consumers have been or will be affected. The possible information that was stolen from Equifax includes the following:

- Social Security numbers
- Some Driver's license numbers
- Names
- Birth dates
- Addresses
- 209,000 Credit card numbers
- 182,000 Documents with personal information used in disputes

In light of this breach and the sensitive information stolen, Indianhead Credit Union will be asking that you have a **keyword/number placed on your account to use as security when calling for information.** Be sure to pick a keyword/number that you will remember. We will no longer be asking for the last four of your social security or date of birth to verify your identity. Please make sure when picking a keyword/number you choose something not found on social media or something easily obtained. If you have more than one account this keyword/number will be used for all accounts.

The list below is advice from the Federal Trade Commission giving people their options for when their Social Security Number is lost or exposed.

- If the company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- Get your free credit reports from annualcreditreport.com. Check for any accounts or changes you don't recognize. It is recommended consumers check their report three times a year by pulling the report for one bureau every four months. Continue to check your credit reports.
- Consider placing a [credit freeze](#). A credit freeze makes it harder to someone to open a new account in your name. A credit freeze could cost money to place.
 - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone – or any service that requires a credit check.
 - If you decide not to place a credit freeze, at least consider [placing a fraud alert](#).
- Try to file your taxes early – before a scammer can. Tax identity theft happens when someone uses your Social Security Number to get a tax refund or a job. Respond right away to any letter from the IRS.
- Don't believe anyone who **calls** and says you'll be arrested unless you pay for taxes or debt – even if they have part or all of your Social Security Number, or they say they're from the IRS or a familiar company.

To Place a Credit Freeze or Fraud Alert

Credit Freeze

- Equifax: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- Experian: <https://www.experian.com/freeze/center.html>
- Innovis: <https://www.innovis.com/personal/securityFreeze>
- TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

Fraud Alerts

- Equifax: 800-525-6285
- Experian: 888-397-3742
- TransUnion: 800-680-7289
- Innovis: 800-540-2505



HELPFUL TIPS TO CATCH FRAUD

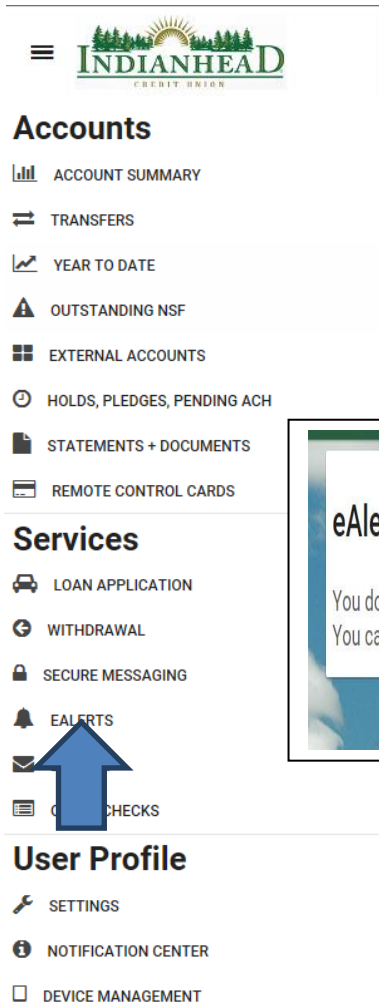


MONITOR YOUR ACCOUNT

Monitoring your account is your best defense. You need to review your account at least on a monthly basis via your statements or online. If you have online access you can monitor your account on a daily basis. If you don't have online access; you can call our automated phone system (HAL) to monitor your account daily.

Checking Your Mail

Please make sure you are opening all your mail. What normally may look like an advertisement or a credit card offer might be a fraudulent bill taken out in your name.



INDIANHEAD
CREDIT UNION

Accounts

- ACCOUNT SUMMARY
- TRANSFERS
- YEAR TO DATE
- OUTSTANDING NSF
- EXTERNAL ACCOUNTS
- HOLDS, PLEDGES, PENDING ACH
- STATEMENTS + DOCUMENTS
- REMOTE CONTROL CARDS

Services

- LOAN APPLICATION
- WITHDRAWAL
- SECURE MESSAGING
- EALERTS**
- CHECKS

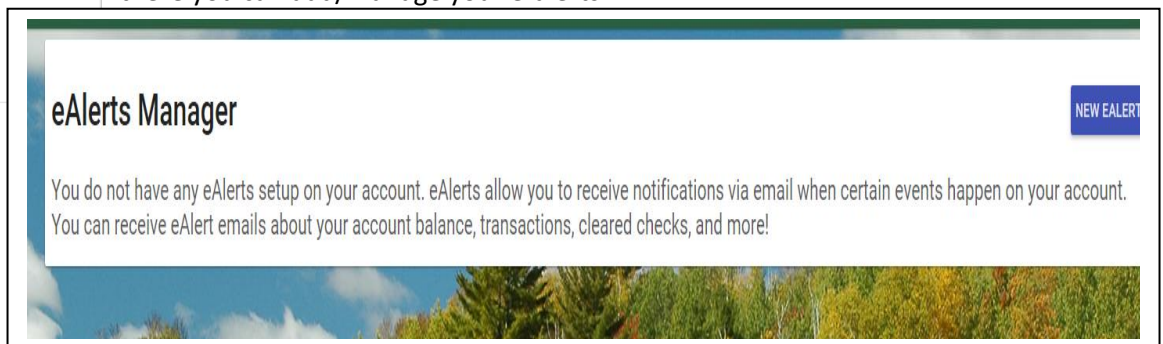
User Profile

- SETTINGS
- NOTIFICATION CENTER
- DEVICE MANAGEMENT

E-Alerts

E-Alerts is a service we offer that will send you e-mails or texts letting you know about transactions on your account. You can set up alerts for when your current balance changes or goes below a certain dollar amount. You can also set up alerts for deposits, withdrawals, or checks clearing.

To set up ICU e-alerts, log into your ICU account via the website. On the left side there is an option to go to Services, under this option is Manage E-Alerts, from there you can add/manage your e-alerts.



eAlerts Manager

NEW EALERT

You do not have any eAlerts setup on your account. eAlerts allow you to receive notifications via email when certain events happen on your account. You can receive eAlert emails about your account balance, transactions, cleared checks, and more!



My Mobile Money

My Mobile Money is a way to control your debit cards transactions from your mobile device. You can set up controls (denials of certain transactions) or alerts (text messages) on all your card transactions. You can set up controls or alerts by location, merchants, transaction types or dollar limits. This app helps you monitor where your debit card transactions are allowed.

Visit iTunes or Google Play and search for "My Mobile Money Access" to get set-up.

- Click the sign up free button
- Enter your card number, your CVV (the three-digit number on the back of your card) and your expiration date.
- After you accept the app Terms and Conditions and the Privacy Policy, you will be asked for your email address, user name and password.



"Providing confidential, quality service with a small town touch."

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