

SECURITY STATEMENT

Our Commitment to You

FivePoint Credit Union understands that your trust in us depends on how well we keep your personal, business, and account information secure. Our Corporate Information Security Program is comprehensive, proactive and designed to ensure information about you is secure whether you choose to perform your financial transactions with us through our stores, shared branches, ATMs, telephone, mobile , or the Internet.

FivePoint Credit Union utilizes industry accepted security practices that are appropriate for the way you choose to transact business with us. For your protection, no matter which channel you choose, we verify you are who you say you are before granting access to your accounts. Additionally, our systems use firewalls and encryption to protect information about you.

Security Is Everyone's Responsibility

At FivePoint Credit Union, we take the safeguarding of your information seriously. In fact, we believe keeping information about you safe and secure is every employee's responsibility. We also encourage you, the member, to take steps in protecting information about you. An excellent source of information on how to prevent identity theft and what to do if you are a victim of identity theft is the [FivePoint Credit Union web site](#).

For more information on how we protect information about you online and our approach to privacy, please see our [Privacy Policy](#).

Security Controls and Browser Requirements

We understand the security of personal and account information about you is important to you. To assist us in offering financial services in a secure manner, we employ a number of controls described below. These controls allow us to properly authenticate your identity when you access these services and protect information about you as it travels over the Internet between us and your access device (such as PC or wireless device). Many of the financial services we provide on this Web site use access codes, such as your login ID, Member Access Code , password, or Personal Identification Number (PIN). The [Security Controls and Browser Requirements](#) document describes additional security measures.

This site requires the use of secure browsers to protect you while you access our online services. Secure browsers allow you to communicate with our Web site in a protected session by encrypting information that flows between you and the site. To verify your session is secure, look for **https:** instead of **http:** in the URL address line, and a secure symbol (for example, closed padlock or key) on the status bar of your browser located on the lower part of the screen. For greater security when viewing your account information over the internet, we require that you use a browser with 128 bit encryption.

To provide additional protection, a timeout feature is used on selected parts of our Web site. This feature automatically logs you out of your account after an extended period of time. Re-establishing and authenticating your credentials for your online session helps to reduce unauthorized access to your accounts with us via the Internet.

The Web site uses firewalls to protect our computer systems and your information. Firewalls can be thought of as a selective barrier that permits only specific types of traffic (transactions) through to our systems.

Here Is How You Can Help

While we at FivePoint Credit Union continue to provide security controls to protect information about you, we believe it is extremely important for you to share in the responsibility for security. The following are some ways you can protect yourself and your accounts:

Never share your access codes with anyone. **Remember, a credit union representative will never ask you for your PIN.**

We recommend you change your access codes on a regular basis. If you think your access codes have been compromised, change them and contact us immediately.

Consider using a personal firewall to prevent hackers from invading your personal computer, especially if you are using DSL or a cable modem to access the Internet.

Install virus protection software and scan all downloaded software, as well as all diskettes, before use. Also, delete emails with attachments from unknown sources.

When you are done with your transactions, always click on the Logoff button on the Web site to exit the application and prevent further access to your account. When using a public PC (such as in a library or school), also close the browser when you are finished.

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