

LOOKING OUT FOR YOUR SAFETY: ATM SECURITY TIPS

ATMs are a fast and easy way to withdraw cash, check account balances, transfer funds and more. However, it is important for you to remember that your personal safety while conducting transactions at an ATM depends largely on the safety steps you follow. You can improve your ATM security by following the tips below each time you conduct an ATM transaction.

General ATM Safety Tips

- Always observe your surroundings before conducting any ATM transaction.
- If an ATM is obstructed from view or poorly lit, go to another ATM.
- Minimize time spent at the ATM by having your card out and ready to use.
- If you see anyone or anything suspicious while conducting a transaction, cancel your transaction and leave.
- Wait until you leave the vicinity of the ATM to count your money.
- If you are followed after making an ATM transaction, go immediately to a heavily-populated, well-lighted area and call the police.

Special Security Tips for Walk-Up ATMs

- When possible, take a companion along when using an ATM — especially at night.
- Stand between the ATM and anyone waiting to use the terminal, so that others cannot see your PIN (personal identification number) or transaction amount.

Special Security Tips for Drive-up ATMs

- Pull up close to the ATM.
- Remain in your car while conducting your ATM transaction.
- Keep your engine running, the doors locked and the windows rolled up at all times before and after conducting your transaction.
- When possible, leave enough room between cars to allow for a quick exit should it become necessary.
- Before rolling down the window to use the ATM, check the entire area for anything or anyone suspicious.



NOTE: ATMs Can NOT Be Used to Signal Distress

The Internet can often quickly spread “urban myths,” such as the one about ATM PIN reversals to signal duress. The story is that a cardholder could reverse his PIN at an ATM to draw attention to a dangerous situation like a kidnapping or robbery.

Critics say that it is unlikely that anyone under duress could successfully remember to use this technique without compromising their personal safety. Even if they could, financial institutions do not have this feature available despite several well-circulated email chain letters that have misstated this fact. Remember, PIN reversal is NOT a valid security option at the ATM.

KIDS IN OUR COMMUNITY



GCU supports children in our community. The American Heart Association’s Jump Rope For Heart promotes the values of physical activity and community service to elementary children. By jumping rope and securing sponsors, students raise money for the fight against heart disease and stroke.

Congratulations to the 6 students who won the Pleasant Ridge School event by securing the most donations for this worthy cause.

GCU proudly awarded each of these students a \$50 US savings bond. Let us know about your school events! ❖

QUICK CASH FOR MEMBERS

GCU will soon feature a lobby ATM. Members can make quick cash withdrawals and note their account balances without waiting in line!

Since this ATM is sponsored by us, our members will not incur fees for lobby transactions. The ATM will be available during GCU lobby hours:

Monday	9:30 am - 5 pm
Tuesday	9:30 am - 5 pm
Wednesday	Closed
Thursday	9:30 am - 5 pm
Friday	9:30 am - 6 pm
Saturday	10 am - 1 pm

TELL A FRIEND

Our members know that lower loan rates, higher savings rates and reduced fees make a significant positive impact on their financial health.

Do you believe your co-workers would benefit from membership at GCU? Ask your Northfield Township-based employer or HR department if we can share the credit union opportunity with them.



GCU provides on-site visits and sign-ups for local employers. Don’t forget to tell a friend about your GCU experience and encourage them to join, too.. ❖

FLEX TELLER FEATURES CONVENIENCE AND SECURITY ENHANCEMENTS

Our members continue to enjoy the convenience of our Flex Teller online banking service, and we continue to listen to member comments and upgrade the features available on Flex Teller to accommodate our members' needs.

As was reported in last quarter's newsletter edition, Federal Regulators now require additional security features to be implemented to protect Internet Banking users.

Single-factor authentication (just a user ID and password) is not acceptable if information access is considered high-risk.

High-risk transactions are those where financial information could be accessed or funds moved to other parties. In order to better protect our members, our new FlexTeller security involves additional authentication features.

Members are now required to choose five "challenge" questions and answers, as well as enter a "code" word for future use.

Recently, GCU has made additional FlexTeller online account access enhancements:

1. A "Forgot password" feature was added so that members can retrieve their password via email.
2. Members can now access multiple GCU account numbers from one log in, as long as that member is the primary or joint account holder on each account. Formerly each account needed to be logged out before the next one could be logged in to.
3. Occasionally members have forgotten the answers to some of their "challenge questions." To assist members, they now can see the answers that they set up upon successfully logging in.



To do so, click on:

- Credit Union services tab at the top, then click on
- User Preferences, then click on
- Change Security Info.

Here the graphical word and challenge questions may be seen or changed.

Remember, by registering your PC by checking the response box at the Security Check screen, you will avoid this extra step next time you log on. Our system will recognize your computer when you next log on, simplifying this task. ❖

MEMBERSHIP HAS ITS PRIVILEGES

There are many reasons you may need a bit of extra cash — but only one place to get it fast! GCU now offers a special \$1,000 unsecured loan to members in good standing. It's easy to qualify: you need only to be employed for at least 3 months at your current job, have your paycheck deposited and have no delinquent loans at GCU.



What could you do with an extra \$1,000?

- Spend a weekend downtown; take in a play or two?
- Go to the spa?
- Decorate your apartment!
- Buy a new surround-sound TV!
- Pay off some bills...
- Graduation gifts?
- Buy a computer for the kids!
- Splurge on a piece of art?
- Start a business?
- Have a party! ❖



Need a bigger loan?

Check out the great rates and fast approval that GCU provides its members. Plus, we offer a variety of loan products — one is sure to meet your needs.

From Mortgages and Home Equity Loans, Auto and Motorcycle Loans, to Secured and Signature Loans, we can help you accomplish what you need.

You can get started right now — fill out your application online at www.glenviewcu.org, call us to set up an appointment at **847-724-1800**, or stop in any time! ❖

