

DON'T FALL FOR IT: Protect Yourself Against Fraud

As your Credit Union, we always want to protect you, your financial assets, and maintain the confidentiality of your personal information. The best way to protect yourself against fraud and scams is to be an educated consumer. For this reason, we strive to keep you informed and offer you tips on how to best protect yourself.

Passwords

There are many simple steps that you can take to help keep your account information safe. One of the most important steps is to protect your

Top 10 Worst Internet Passwords

- | | |
|--------------|-------------|
| 1. 123456 | 6. princess |
| 2. 12345 | 7. rockyou |
| 3. 123456789 | 8. 1234567 |
| 4. password | 9. 12345678 |
| 5. iloveyou | 10. abc123 |

Sources: Imperva, *The New York Times*

passwords by keeping them private and difficult to guess. Using unique combinations of letters and numbers, rather than easy to guess items such as a phone number or a child's name, helps to make your password more secure. Remember to change your passwords frequently and never share them, or your account information, with anyone.

will appear on your screen after you log in to help prevent unauthorized people from accessing your account(s).

In yet another measure to prevent unauthorized access to your account, eBranch will also automatically terminate your online session if it is idle or inactive for more than 10 minutes. You can also take comfort in knowing that all eBranch hardware and software systems are continuously monitored and routinely audited.

Member protection is of the highest importance at CCU, and we are happy to answer any questions you may have. We will continue to monitor new trends in security and fraud prevention and provide you with current information and steps you can take to protect yourself and your money.

Quick Tips to Fight Fraud

- Don't use the same password for multiple online services. Doing so increases the likelihood that someone could learn your password and gain access to multiple accounts.
- Never keep your PIN number written on your debit card or in your wallet. When making a purchase or using an ATM, shield the keypad from view while you enter your PIN.
- Before throwing away a statement, bill, or other sensitive document, be sure to shred it. You can eliminate the risk of paper statements by taking advantage of CCU's eStatement service through eBranch to receive your statements electronically.
- Mail checks and other sensitive documents from a secure location such as a locked mailbox or a post office drop box to protect your mail from being tampered with. Another great solution is to use CCU's Bill Pay Service, a free service available through eBranch.
- Don't just toss your statements aside when they arrive. Review them as soon as possible so that you can alert your financial institution of anything incorrect or suspicious.

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Credit and Debit Card Scams

Also, keep in mind that CCU, or any other reputable financial institution, will never ask you to provide confidential card or account information through an unsolicited phone call, text message, or email. Recognizing this type of suspicious request makes these threats very avoidable. The best thing to do if you are unsure about a potentially fraudulent request is not to respond, but simply look up the phone number of your financial institution on an account statement or other reliable source, and call them directly.

eBranch Security

At Corning Credit Union, protecting our members is one of our top priorities. To ensure your personal account information remains safe and secure any time you use our eBranch online banking service, we have many layers of security systems, policies, and procedures in place. In order to validate your identity, we require that a Member Number, D.A.D.® Access Code, and Password be used whenever an account is accessed through eBranch. As an added layer of security, when we need to verify your identity, a security question that you have personally selected



Senior Dance

Corning Credit Union hosted its fourth annual Senior Dance at the Corning Museum of Glass on Saturday, March 27. The dance, which featured music by the Rochester Metropolitan Jazz Orchestra, was free to senior citizens. More than 250 seniors danced the night away to tunes from Count Basie and Duke Ellington and other well-known standards

sung by Ella Fitzgerald and Natalie Cole.



Protecting Yourself Against Attacks on Computer and Personal Privacy

By Remar Sutton, our StraightTalk® Spokesperson

While threats to your personal privacy can take many forms, being educated about how scammers operate can be your best defense. Scammers continually change their tactics in order to access your personal information. Malware, phishing attacks, and email scams are the primary tactics that they use. By being vigilant and taking a few simple steps, you can protect yourself from even the latest ploy.

Malware

Malware is software that has malicious intent. Types of malware include but aren't limited to viruses, spyware, and keystroke loggers. Scammers use many ways to get you to install malware on your computer, including the use of enticing websites, pop-up messages, downloads, and email.

Viruses are programs that copy themselves to your computer without your permission and cause damage by deleting data and program files from your computer or filling up your hard drive by making copies of themselves.

Spyware is software that has been installed on your computer without your consent or without your knowledge and controls or monitors your computer use.

Keystroke loggers monitor the keyboard input to intercept user names, passwords, bank account numbers, credit card numbers, and other information.

Phishing

Phishing is a scam that is seeking your personal and financial information primarily through email or pop-up messages but can also occur over the phone or through mail. Phishers impersonate legitimate businesses and financial institutions in an attempt to obtain your personal information.

Email scams

The most common spam messages include bogus product offers, pleas for help to get money out of a foreign country, work-at-home schemes, debt relief, and fraudulent promotions. Variants are endless, but typically they offer something that's too good to be true.

How to Protect Yourself

- Install and keep a security suite up to date. Programs such as Norton Internet Security and Trend Micro Internet Security Pro typically include a firewall, antivirus, and anti-spyware. Make sure that full system scans are scheduled for at least once a week.
- Keep your operating system, browser, browser plug-ins, readers, and media players up to date. Flaws in these programs can be used by scammers to get into your computer. Most browsers, readers, and media players can automatically check for updates.
- Don't open email attachments from unknown sources. Even if you know the source, don't open an email attachment unless you

are expecting it. Don't click on links in emails. Don't click on links in emails that ask for personal or account information or are warning of a problem with an account. **Reputable companies and financial institutions, like CCU, will NEVER send emails asking for personal information or account number information they already have on file.**

- Don't click on links in pop-up messages. Pop-up messages, particularly those that look like error messages, are a favorite way for scammers to get you to download malware.
- Download programs only from trusted sources. Some free software programs have other software bundled with them including malware.
- Set your browser to notify you if a site wants to download and install software.

Keep your wits and common sense about you. Vigilance is your best defense. Don't respond to emails from strangers. If it appears too good to be true, remember that it is. Sensible responses to suspicious emails, pop-ups, and the like can be your first line of defense and add to the strength of the security software you use.

Don't Let Them Raise Your Rates

Has your credit card company or bank raised your credit card rates? CCU has a better option! We offer low interest credit card options and whether you choose the Visa® Platinum or Visa Classic card, you'll receive the safety and security you've come to expect from CCU. Both cards have great, low rates to help you get the most out of your money along with options to help you best meet your financial needs. You can take comfort in the fact that our CCU credit cards haven't changed and we'll continue to offer you outstanding rates, products, and services.

Even better, if you currently have a card with a high interest rate, take advantage of our Visa Balance Transfer offer and bring your other credit card balances to CCU at a rate of 4.99%** APR* for the first year. Plus, if you choose the Platinum Points program, you'll receive 1 point for each dollar transferred to CCU.

In comparison to many of the credit cards out there, both of our cards clearly stand out with savings. Our members benefit from either card, as they both have no transaction fees, no over-the-limit fees, and a 25-day grace period on all purchases. You have constant access to your account through eBranch, so you can always stay on top of purchases made on your card and can even make payments online.

To ensure your business has immediate access to available credit, CCU also offers a Business Visa Credit Card. Choose the basic card with no annual fees, or enroll in the Business Cash Rewards Program and earn up to \$5,000 cash annually. Plus, we'll waive the \$50 Cash Rewards Program fee the first year.

Don't let the credit card companies or banks take more of your money with higher rates and fees. Switch to a CCU card today and keep that cash where it belongs, with you.

**For more information, or to apply, call us at 800-677-8506
or visit www.corningcu.org/lending/visa.htm**



Credit Card	Purchase Rate	Non-variable	Variable	Cash Advance Rate
Corning Credit Union Visa® Classic	9.99% - 16.99% APR*	X		9.99% - 16.99% APR
Corning Credit Union Visa® Platinum	8.99% - 12.99% APR	X		8.99% - 12.99% APR
Citi® Platinum Select®	9.99% - 19.99% APR		X	25.24% APR
Chase® Freedom	12.99% - 22.99% APR	X		19.24% - 23.24% APR
Capital One® Standard Platinum	22.9% APR		X	24.9% APR
Bank of America® BankAmericard Power Rewards	12.99% - 20.99% APR	X		24.24% APR

Information above was collected from each respective card issuer's website as of 4/30/2010 and is considered property of that card issuer.

*APR means Annual Percentage Rate. **The rate offered to you will be determined by your credit history. Please refer to the Credit Card Disclosures for additional important information. This offer is only available to advances made to pay obligations incurred with another lender and will be charged a 4.99% APR until the last day of your first billing period after one year from the first advance. After that date, the 4.99% APR will expire and the APR for all outstanding balances will be the APR you are charged for purchases on such date. All payments will be applied to balances with the highest APRs first. Your APR for all other advances will remain the same. Cannot be combined with any other offer. New money only. \$25.00 annual fee for Platinum Points waived 1st year. Not applicable to Business Visas. Approval subject to credit qualifications and lending guidelines.

Plan for the Future and Protect Your Loved Ones

Deciding on your life insurance coverage is one of the most important financial decisions that you will ever make for your family. The professionals at CCU Investment Services will help you make sense of your specific situation and help you with a customized financial strategy that best suits your personal needs.

There are many advantages of obtaining life insurance through us. Through access to several highly rated companies, we're able to offer extremely competitive rates for coverage that will not decrease over time. You'll also have the flexibility to adjust your coverage as your needs change and providing you continue to make your premium

“...There is an option to suit your needs and budget...”

payments, your coverage will remain in place.

With the many types of life insurance available, we know these are important decisions, and the professionals at CCU will help you make them with confidence. No matter what stage of life you're in, there is an option to suit your needs and budget, and it's surprisingly easy to get started. Don't put it off any longer; start planning for your future today with CCU.

You can call us at 800-505-5292 or request a no-obligation quote online at our CCU Investment Services website, www.corningcusc.com. If you're unsure of what direction to take, we're happy to offer you a free evaluation of your life insurance needs.

Securities offered through RAYMOND JAMES FINANCIAL SERVICES, INC. Member FINRA/SIPC. Securities or deposits are not NCUA insured. Securities are not guaranteed by Corning Credit Union or any other government agency. Securities are subject to risk and may lose value. CCU and CCU Investment Services are independent of RJFS.

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- You can also be notified sooner by signing up for CCU's eAlerts through eBranch. For example, one type of eAlert instantly sends an email to you every time a purchase is made on your CCU Visa® or CU-Extra Card.
- Check your credit report at least once a year. You can request a free one each year from www.annualcreditreport.com.
- Regularly scan your computer for malware (viruses, spyware).
- Stay current on the latest news about fraud and security risks. They change often and your best defense is to know what's coming.
- It's not recommended to use a shared computer to log into your online banking account(s). If you are logging in to your account from a computer that is used by multiple people, make sure you completely log out of your account before walking away from the computer. You should also always check to make sure you are using a secure Internet connection.

NY Drivers: Reduce Your Auto Insurance Cost From the Comfort of Your Home!

Did you know that the National Safety Council sponsors an online New York Defensive Driving Course? The course is a completely Internet-based Point and Insurance Reduction Program that allows you to complete a defensive driving course entirely online. Once you register, you can complete the 6 hour course at your leisure over a 30-day period. If you are eligible, you'll receive up to a four point reduction on your driver's license upon your completion of the course!

You can also notify your car insurance company of your course completion and receive a 10% discount on your auto policy.

This course is offered through our CCU Insurance Agency and is available to all NY drivers. It's easy to sign up; just visit www.nscddonline.com/ny to register!

Be sure to use referral code "3001" for a \$5 discount!



CCU Takes FoolProof[®] to the Classroom

Whether it's free financial education for young adults and high school students or preschool tours, Corning Credit Union is committed to making a positive and lasting difference in the lives of our youth through the many financial education programs and activities we offer. This past April, in support of Financial Literacy Month, our CCU FoolProof[®] team visited local Corning and Elmira area schools all month long to kick off the FoolProof programs that take place throughout the school year.

The semi-annual FoolProof for High Schools kickoff presentations have become very popular over the past five years and this year our team had the opportunity to present fun, financial education to over 350 local students! The presentations incorporate real-life examples and are designed to pique the interest of young audiences while giving them the straightforward facts they

need to become informed consumers. Our CCU FoolProof presenters, Laura and Chris, touched on core personal finance topics including how to recognize common scams, how your credit history impacts your life, how to be a savvy consumer, and much more.

The feedback we've received from teachers and students has been extremely positive. One student commented that the most valuable part of the presentation was the credit card information, saying, "I know a lot of people who have made credit mistakes and I'm glad I know how to be careful."

In addition to our traditional FoolProof program, CCU has launched a new version, FoolProof Lite, specifically geared toward young adults. This version of the program is primarily focused on credit, credit cards, checking accounts, and debit cards. This version of FoolProof doesn't require registration, allowing users to jump right into the website to select specific subtopics of interest or work through full modules one at a time in sequence. Check it out for yourself at www.lite.foolproofonline.info/corning/.



Laura and Chris, CCU's FoolProof representatives, speak to a class about the importance of good credit and how it affects their present and future.



Mad City Money[™]

Mad City Money[™] is an interactive, real-world simulation for teenagers that teaches basic money management in a safe, fun setting. Rather than a boring presentation on budgeting, this 2 ½ hour hands-on simulation appeals to teens and gives them a taste of real world responsibility complete with an occupation, salary, spouse, student loan debt, credit card debt, and medical insurance

payments. Teens get an instant family and then move about the interactive stations to purchase housing, transportation, food, clothing, household necessities, day care, and other needs.

This free event is held annually at the Greater Southern Tier BOCES Bush Campus and also recently made its debut at Horseheads High School. This program is a collaborative effort and would not be possible without the tremendous support of the Career Development Council, the host schools, and the many community members that volunteer as "merchants" for this simulation.



Kansas Smith, CCU's Youth Program Coordinator, helps a student review his "new life" during the Mad City Money simulation at GST BOCES in March.



Left: Students from BOCES make decisions at My Closet, a "merchant" in the Mad City Money simulation on March 29, 2010.

Right: A student works on balancing his checkbook while paying his bills.



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The Pulse of Corning Credit Union

As of 3/31/10
Capital..... \$ 82.6 million
Total Assets..... \$ 789 million
Assets Under
Management..... \$ 1.3 billion
Total Loans..... \$ 524 million
Total Deposits.... \$ 708 million

Holiday Closings

Independence Day, July 5

Helpful Information

800-677-8506
607-962-3144
Dial Accounts Direct (D.A.D.®)
800-677-4240
607-962-2999
On the web: www.corningcu.org
Email: mailus@corningcu.org

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. CCU is an equal opportunity employer and is working under guidelines of Executive Order 11246.

Approval for financing is subject to lending guidelines and credit qualifications.

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**If you have feedback
to share about your
experience with CCU,
we'd love to hear it!**
Please email us at
mailus@corningcu.org
or call us at 800-677-8506.

College Bound?

Whether your college is across town or across the country, take CCU with you! Our goal is to help make handling your money easier while you're in school and help you build a solid financial foundation for the real world. Here are a few simple ways we can help make your transition into college life easier:

- Do you have a savings account to keep your graduation money safe? Not only can you open an account with CCU for free, but we'll even deposit your first \$5 for you if you're a new member!
- CCU's All Access Checking** account is free, too! Plus, it's designed especially for our younger members allowing you easy access at home, away at college, or virtually anywhere else – by computer or your Internet-enabled phone. **On top of that, we'll refund up to \$30 of your ATM fees a month.**
- Starting a new job? Check out our Online Deposit* and eBranch services to help you easily manage cash without needing to visit a branch.
- Have more questions than answers when it comes to balancing your new checkbook, getting your first credit card, or avoiding getting ripped off? Get up-front answers and insight at www.lite.foolproofonline.info/corning/.

CCU Services on the Go!

Whether you're moving to another state or working long hours, CCU makes it easy for you manage your account(s) without ever having to come in to a branch. We offer a wide range of free services designed to simplify your life and allow you to handle your finances whenever and wherever you want.

- Save checks and have quick access to cash with our Visa® CU-Extra check card. It's really two cards in one! It's a check card that can be used to make purchases anywhere the Visa logo is displayed and it's also an ATM card that can be used at over 500,000 ATMs worldwide to withdraw money from your account.
- Save gas and skip the drive to the Credit Union on payday - just use our Direct Deposit service instead! Most employers and government agencies offer the security of direct deposit. For your convenience, direct deposits are posted by the opening of business each weekday.
- Access your accounts online anytime, anywhere with eBranch online banking. With eBranch, you can quickly and easily transfer funds between accounts, verify deposits and withdrawals, make loan payments, and more! You can also sign up for convenient, free services to save you time. Make paying bills a breeze and sign up for Bill Pay or get your check deposited faster and sign up for our Online Deposit* service!
- Don't have Internet access? No problem. Access your accounts 24/7 through our free telephone banking service, Dial Accounts Direct (D.A.D.®). D.A.D. transactions take place immediately – there's no waiting until the next business day.

For more information on all of our available services, stop in to any CCU branch, give us a call at 800-677-8506, or visit www.corningcu.org and click on the Services tab.

What our Members are Saying about CCU...

"I just want to say a huge THANK YOU. I've always wanted to pay bills online but thought it was going to be awful getting things set up to begin. I sat down this morning and checked out the Bill Pay Service and paid all of my bills in approximately five minutes! I'm actually looking forward to paying my next bills! Thanks again!"

-Sandra H., Painted Post, NY

Membership eligibility required. * Members must satisfy certain criteria to qualify for Online Deposits. We need to receive your checks within 7 calendar days of your online transaction or your deposit may be reversed. ** Available for personal accounts only. ATM fees refunded up to \$30 a month. If requirements are not met, ATM fees will not be refunded. All accounts are verified through ChexSystems.