

October 2017

Dear Members,

It seems that consumers are being notified more frequently than ever of new data breaches. Over recent years, data breaches occurring at various retail stores, fast food chains, and, most recently, a credit bureau has exposed pieces of personal information for millions of consumers nationwide.

Since information of new data breaches have come to the forefront in the news recently, we wanted to share some helpful information with you concerning the risks associated with data breaches and what you can do to protect yourself.

The facts:

Data breaches occur when a criminal has taken advantage of a weakness in a company's technology infrastructure to access the non-public personal information of consumers. **To date, FreeStar Financial has never experienced a data breach.**

Although credit union information has not been directly breached, many of our members have been affected by data breaches occurring at other companies. Information that may be compromised as a result of a data breach include, but is not limited to, names, Social Security numbers, birth dates, addresses, and credit or debit card information.

In addition to the card information that may have been stolen, other data elements involved in data breaches represent an increased risk for identity theft to occur. A stolen identity, complete with birth date, Social Security number and residence information can be abused in ways that have greater and longer-term consequences than stolen card data. A stolen identity may be used to gain unauthorized access to existing bank accounts, obtain new credit or other services.

How is FreeStar Financial protecting your information?

1. Whether calling in or coming into a branch location, FreeStar Financial staff will be asking questions and/or reviewing identification to verify each member prior to giving out any account information or performing any transaction.
2. FreeStar Financial has a robust IT infrastructure that is keeping all of our members' data secure. Regular and frequent testing of this infrastructure is done to ensure that no one has tried to access our computer systems and members' information remains safe.
3. Programs like our online banking system have been updated so that user names and passwords are not linked to personal information like your Social Security number.

How can you help protect yourself?

1. We urge you to check your financial accounts on a regular basis. Be sure to report any unauthorized transactions to your financial institution immediately.

2. Check your credit report at minimum once per year to ensure that no new credit lines have been opened without your knowledge. Each of the three credit bureaus allows you to view a copy of your credit report for free each year. Annualcreditreport.com is one reputable website that allows you to view your information for free.
3. Do not share online banking user names or passwords with **anyone**. These should remain confidential and passwords should be complex so that individuals cannot easily guess your online access information.
4. Be cautious of any unsolicited email, text messages, or telephone calls asking for personal information. As a best practice it's always best to hang up and contact your financial institution directly prior to giving any personal information. Be cautious of any individuals offering information or assistance related to a data breach, because there are unscrupulous parties taking advantage of these situations to sell dubious services and spread malware.
5. You can protect yourself further with Identity Theft Protection. This program continues to be available through FreeStar Financial. There are three (3) specialized packages to choose from:

Individual Price
Family Price

Showing Individual Pricing

<p style="margin: 0;">Package 1</p> <p style="margin: 0;">\$3.95/Month</p> <p style="text-align: center; margin: 5px 0;">Enroll</p> <p style="text-align: center; margin: 0;">Compare Plans</p>	<ul style="list-style-type: none"> <li style="width: 50%; margin-right: 50%;">• Fully-Managed Identity Recovery <li style="width: 50%;">• Lost Document Replacement <li style="width: 50%;">• Member Education <li style="width: 50%;">• Expense Reimbursement <li style="width: 50%;">• Monthly Identity Theft Newsletter <li style="width: 50%;">• Internet Monitoring <li style="width: 50%;">• Credit Monitoring
<p style="margin: 0;">Package 2</p> <p style="margin: 0;">\$6.95/Month</p> <p style="text-align: center; margin: 5px 0;">Enroll</p> <p style="text-align: center; margin: 0;">Compare Plans</p>	<ul style="list-style-type: none"> <li style="width: 50%; margin-right: 50%;">• Fully-Managed Identity Recovery <li style="width: 50%;">• Lost Document Replacement <li style="width: 50%;">• Member Education <li style="width: 50%;">• Score Tracker <li style="width: 50%;">• Monthly Identity Theft Newsletter <li style="width: 50%;">• Expense Reimbursement <li style="width: 50%;">• Credential Vault <li style="width: 50%;">• Internet Monitoring <li style="width: 50%;">• Credit Monitoring
<p style="margin: 0;">Package 3</p> <p style="margin: 0;">\$12.95/Month</p> <p style="text-align: center; margin: 5px 0;">Enroll</p> <p style="text-align: center; margin: 0;">Compare Plans</p>	<ul style="list-style-type: none"> <li style="width: 50%; margin-right: 50%;">• Fully-Managed Identity Recovery <li style="width: 50%;">• Lost Document Replacement <li style="width: 50%;">• Member Education <li style="width: 50%;">• Score Tracker <li style="width: 50%;">• Monthly Identity Theft Newsletter <li style="width: 50%;">• Identity Monitoring - Public Records <li style="width: 50%;">• Credential Vault <li style="width: 50%;">• Expense Reimbursement <li style="width: 50%;">• 3 Bureau Credit Monitoring <li style="width: 50%;">• Internet Monitoring

More information regarding our Identity Theft Protection Program is available at <https://freestarfinancial.merchantsinfo.com/>, on the homepage of our website (located within the banner ads), or by visiting the Member Resources tab of our website and select Identity Theft Protection.

Please contact us at any time if you doubt the authenticity of an email, phone call, or text message seeking account information.

If you are interested in learning more about cyber security and how to further protect yourself against data breaches and/or identity theft, come to our free seminar on October 25th. [Click to register.](#)