



Federal Credit Union

July 16, 2010

Dear Member:

Summer is here and so is Hurricane season. See information about how to stay safe in this

issue.

If you have suggestions or questions for future Compliance letters or would like additional information on any of the topics discussed in our letters please don't hesitate to call. I can be reached directly at 860-885-3656

Annual Privacy Notice

In addition to all the "How to's" on safety in this issue we've also included the annual Privacy Notice which tells you what we do to protect your non-public personal information.

Summer Safety

Here are some general summer safety tips when traveling or on vacation:

- Plan ahead and pack books, or games that your children will enjoy and that will hold their attention
- Have enough medicine, baby supplies, snacks, etc. to carry you through flight delays or lost luggage
- Review with your children what to do in an emergency, dealing with strangers, or if the family becomes separated
- Make sure your children know, or have on them, emergency contact information in-

cluding how to contact a non-traveling relative

- Entrust your itinerary, hotels, and contact numbers with a relative, close personal friend or neighbor
- Once checked into a hotel/motel (even if only for one night) walk yourself and your family through the rooms emergency egress plan (located on the back of the room door)
- Minimize the cash and credit/debit cards you carry. Consider the use of preloaded/reloadable stored value card (such as the CorePlus Travelex Cash Passport) when traveling.

Stranded Traveller Scam

This isn't new but it seems to be enjoying resurgence this summer. Here's how it works:

1. You, (actually it's usually an elderly family member) get a call, purportedly from a grandchild
2. They say they're traveling and stranded (or have been arrested, fined...) and need money to get home (make bail, pay fine...)
3. They don't want parents to know, etc.
4. The money has to be wired so they have the cash to pay (whatever)

Depending on how successful the caller is they may "call back" for money to pay hotel (lawyer,???) until the well runs dry. Needless to say no stranded traveler and no money is the only result.

Grandparents are often easy targets for this one!

Hurricane Season

- **DEVELOP A FAMILY PLAN** - Your family's plan should be based on your vulnerability to the Hurricane Hazards. You should keep a written plan and share your plan with other friends or family.
 - Discuss the type of hazards that could affect your family. Know your home's vulnerability to **storm surge, flooding** and **wind**.
 - Locate a safe room or the safest areas in your home for each hurricane hazard. In certain circumstances the safest areas may not be your home but within your community.
 - Determine escape routes from your home and places to meet.
 - Have an out-of-state friend as a family contact, so all your family members have a single point of contact.
 - Make a plan now for what to do with your [pets](#) if you need to evacuate.
 - Post emergency telephone numbers by your phones and make sure your children know how and when to call 911.
 - Check your insurance coverage - flood damage is not usually covered by homeowners insurance. [National Flood Insurance Program](#)
 - Stock non-perishable emergency supplies and a [Disaster Supply Kit](#).
 - Use a [NOAA weather radio](#). Remember to replace its battery every 6 months, as you do with your smoke detectors.
- **CREATE A DISASTER SUPPLY KIT** - There are certain items you need to have regardless of where you ride out a hurricane. The disaster supply kit is a useful tool when you evacuate as well as making you as safe as possible in your home.
- **SECURE YOUR HOME** - There are things that you can do to make your home

more secure and able to withstand stronger storms.

- **ONLINE VULNERABILITY INFO** - There are web sites that can give you information about your community's vulnerability to specific hazards. These include hurricanes as well as other weather related hazards.

This information is from the National Oceanographic and Atmospheric Administration website. Look here for additional links and ideas: http://www.nhc.noaa.gov/HAW2/english/disaster_prevention.shtml.

Connecticut Alert System!

Sign up for local and regional alerts. Multiple devices, locations, types of alerts. Be informed and be safe. Keep your family members safe. Use this link to sign up or update your info: <http://www.ct.gov/ctalert/>



TROUBLE FREE TRAVEL

Debit and Credit Card fraud is still on the rise. Your best protection is your own monitoring of your accounts.

Report Lost or Stolen Debit/ATM Cards

To help you better protect yourself we've enabled 24-7 debit card response lines. In the previous Compliance letter I provided a number for Card Member Security (formally known as Falcon). Here's the new number to report fraud:

Card Member Security:

1-888-241-2510 (U.S.)

1-909-941-1389 (International)

When you call the Card Member Security service they will verify your identity, check recent card activity, validate questionable transactions with you and hot card (block) the lost or stolen card.

Blocking or Restricting Card Activity

Remember that in response to increased fraud we've placed restrictions on certain types of activity, certain areas of the country and on international transactions. **Notify us if you're traveling, especially internationally, and we can provide more flexibility with the authorization process while you travel.**

Go to www.coreplus.org and click on **Privacy and Security**, then check **Domestic Credit/Debit** or **International Credit/Debit** for the latest information.

International Travel Advisories

And don't forget your personal safety. Check out the State Department's travel website at: <http://travel.state.gov/> for all your international travel information.

SEE SOMETHING, SAY SOMETHING

As we recently saw demonstrated in New York, it's not always official surveillance or intelligence that keeps us safe. Rather, it's the infor-

mal surveillance of someone familiar with their surroundings and takes notice of the things that are out of the ordinary. Unfortunately, unlike the Times Square vendor, we often think "that's none of my business" or "I don't want to get tied up in..." and fail to say anything.

It's true that (to quote the paraphrase often attributed to Edmund Burke) "All that is required for evil to triumph is for good men to do nothing". Therefore if you see something, say something.



That closes out another edition of the Compliance Letter. You'll receive this while we still have weeks of summer left and enter the best time of year here in New England. As you find things to do to keep cool and as you get out and about to take advantage of the cooling fall temperatures remember to stay safe.

Your feedback is greatly appreciated and I always know when the letter hits your mailbox because of the increased calls. I'm looking forward to hearing from you again. Thanks,

Ray Hasson, NCCO
Compliance Manager



FACTS**WHAT DOES COREPLUS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name and Address
- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

When we close your account, we may continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons CorePlus Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CorePlus Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes – To process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No – because sharing of this type of information is essential for us to conduct business
For our marketing purposes – To offer our products and services to you	Yes	No – because we have an existing business relationship with you the law allows us the right to offer you additional products and services
For joint marketing with other financial companies	Yes	No – because we have an existing business relationship with you the law allows us the right to join with other companies to offer you joint products and services.
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't have affiliates
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't have affiliates
For nonaffiliates to market to you	No	We don't share
Questions?	Call 1-800-724-0779 or go to www.coreplus.org	

What we do	
How does CorePlus Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does CorePlus Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Complete an application, open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, nonaffiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes – information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies</p> <ul style="list-style-type: none"> ▪ CorePlus Federal Credit Union has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates we share with include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include check printers, credit/debit card processors, insurance providers and financial planning services