



YOUR RESPONSIBILITY TO PROTECT INFORMATION

The credit union is committed to protecting the privacy of its members. There are certain things that you should also do to protect your privacy. For instance, in order to protect the transmission of information you send by e-mail to the credit union, these messages should be sent through our on-line banking system that has a secure server. In connection with any passwords or PIN information, you should keep that information confidential and in a location separate from account numbers (e.g., member number, card numbers) and protected in a way that a third party would be unable to easily identify you or your information.

Our staff will already have access to your information (*except PINs which you should not disclose to even credit union staff*) when they contact you -- they *will not* have to ask you for it. If you have any questions regarding the credit union's privacy policies or other information, please contact us at: **Arapahoe Credit Union 3999 E. Arapahoe Road Centennial, CO 80122** or call us at **303-740-7063**.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

WHAT THIS MEANS TO YOU: When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

STEPS TO PROTECT YOU FROM FRAUDULENT ACTIVITY!

If you can answer "yes" to any of the following questions, you could be involved in a FRAUD or about to be SCAMMED!

- 1) If you buy or sell something over the internet, or in-person watch for these situations:
 - Does the person want to pay you by check instead of cash?
 - Does the person ask to make the check out to you for more than the selling price and have you send them back cash?
 - Did you receive the check via overnight delivery service?
 - Is the check drawn on a business or individual account that is different from the person buying your item or product?
- 2) Have you been informed that you were the winner of a LOTTERY/SWEEPSTAKES that you did not enter?
- 3) Have you been instructed to either "WIRE", "SEND" OR "SHIP" MONEY, as soon as possible to a large U.S. city or to another country, such as Canada, England or Nigeria?
- 4) Has someone offered to pay you Cash or COMMISSION for facilitating money transfers through your account?
- 6) Did you respond to an email, text or phone call asking you to CONFIRM, UPDATE or PROVIDE account, debit or credit card information?

Arapahoe Credit Union will never ask you to verify account information through an email, outgoing phone call, text or automated system. If you call our office, we will ask for verification to ensure it is YOU we are speaking to. Please note however, shared branching users will be asked to give the last 4-digits of their social to verify their identity before transactions are processed at any shared branch location.

IF ANY OF THE ABOVE SITUATIONS HAVE OCCURRED, PLEASE NOTIFY US IMMEDIATELY AT 303-740-7063.