

Jefferson Financial FCU Members Get Exclusive Discounts from Love My Credit Union Rewards



Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit **LoveMyCreditUnion.org**. You get all these offers and discounts just for being a member.

Start saving today at **LoveMyCreditUnion.org**.



***Activ. Fee:** Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit lovemycreditunion.org/sprintrewards. **Other Terms:** Offers/coverage not avail. everywhere or for all phones/networks. *May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.* Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Regulation E Protection and Credit Union Security

The Credit Union's efforts to secure electronic banking does not secure the internet or the transaction of information over the internet. The Credit Union does not provide protection for email transfers or data transfers utilizing your personal computer. The Credit Union shall not be liable for any loss, harm or fraud resulting from the introduction of a computer virus, worm or other malicious code in your computer or access device.

To view the full Electronic Funds Transfer Agreement and Disclosure please visit our website at **www.JeffersonFinancial.org** or feel free to request a copy at a branch location.

Remote Deposit (Android/Apple Devices*)



Why Stand in Line...

Deposit checks from the convenience of your own home or even while on the go! All you need is the Jefferson Financial Mobile App.

- Deposit Limit: \$1,500 per check
- Endorsement Requirements:
 - Sign the back of the check
 - Write For JFFCU eDeposit Only
 - Include the Account Number

*iPhone, iTouch and iPad is a trademark of Apple Inc. Android is a trademark of Google Inc. Data Rates may apply.



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The Next Generation of Banking



Manage your finances anytime, anywhere with Jefferson Financial's Mobile Banking. It's a fast, free* and secure way to:

- Check Account Balances
- View Transaction History
- Transfer Funds
- Deposit Checks
- Pay Bills
- Locate a Credit Union Branch or an ATM quickly

For more details ask a Credit Union Representative or visit us online at **www.JeffersonFinancial.org**

*Message and data rates may apply from your wireless carrier.

In this issue:

The Next Generation of Banking

Online Security... Knowledge is Power

Members Get Exclusive Discounts

Regulation E Protection and Credit Union Security

Remote Deposit

Holiday Closings:

Memorial Day Monday, May 28th Closed

Independence Day Wednesday, July 4th Closed

Jefferson Financial
 FEDERAL CREDIT UNION



Online Security... Knowledge is Power

Jefferson Financial Federal Credit Union is committed to protecting the safety and confidentiality of member accounts. Our computer network features sophisticated detection and encryption systems and tracking capabilities to ensure that member information remains confidential. And the Credit Union has established policies and processes that further protect member information.

For instance, Jefferson Financial has in place a strict Privacy Policy. Jefferson Financial Federal Credit Union will NEVER contact you on an unsolicited basis to request information concerning your electronic credentials including your User ID, Password or Authentication.

If you are suspicious of any account activity or experience a member information security related event or believe that your User ID, Password, or Authentication has been lost or stolen, please contact the Credit Union at **800.259.2471** immediately.

How to Keep Your Information Safe

There are a number of things you can do to help ensure your privacy and security:

- The Credit Union recommends its business and commercial members preform a risk assessment and review its electronic/online account controls and passwords periodically.
- Consumers should also monitor your accounts with Online/Mobile Banking. Log in often, preferably every day and track your account balances. Balance your account at least once a month so that discrepancies can be reported in a timely manner. Review your account statements (paper and eStatements) as soon as you receive them. If you see a transaction that you did not make, contact Jefferson Financial immediately by email or phone.
- Also within Online/Mobile Banking, you can set up an Account Alert that helps monitor your accounts. Set up an Account Alert that automatically sends you an email or text messages when your account balance falls below a certain amount.

Online Security Tips

The Credit Union recommends you periodically review your online account access practices to ensure security, including:

- Who has access to your online accounts?
- How and where are username and passwords stored?
- How strong are your passwords and how often are they changed? Protect your PINs and passwords: create PINs and passwords that do not use readily identifiable information like names, birthdates, and phone numbers.
- Never reveal your access codes or passwords.
- Change your access code password frequently.
- Never send private account or personal information such as identification numbers, amounts, or share/loan identification numbers via email.
- Notify the Credit Union of any suspicious email or telephone inquiries, such as those seeking account information or online passwords.

Prevent Online Identity Theft

- Delete unexpected emails from unknown sources.
- Do not download software from unknown sites.
- Too Quick to Click? Never click on links in emails of uncertain legitimacy. Visit the site first by copying the address in a new browser window.
- Shop only at reputable sites and deal with merchants you know.
- Contact your financial institution directly to verify an email's origin.
- Never reply to strange-looking emails.



Protect Your Passwords

- Use a combination of numbers and letters for passwords, and never use easy-to-guess passwords or any series of consecutive numbers.
- Password-protect every account you can, including credit card, credit union, bank, and phone accounts.
- Never store passwords on a laptop or notebook computer, as it may be lost or stolen.
- Store passwords in a safe place if you can't memorize them, and never take them with you. Never write your PIN on the back of your ATM, Debit Card, or Credit Card.
- Keep a list of your account numbers and contact information in a secure location and do not take it with you when you travel.

Protect Your PIN As You Pay with Your Check Card

- You can easily use your Jefferson Financial Debit Card at many merchants to make your purchase and get cash back. For additional security, cover the keypad with one hand while entering your Personal Identification Number with the other.

Watch the Mail

- Never leave incoming or outgoing mail unattended in your mailbox.

Guard Your Information

- Know who you're giving information to, especially on the phone and online. Be especially wary of disclosing your Social Security number, birth date, and driver's license. Never do so unless you initiate the contact.
- Never use your Social Security number as an account number or ID number. Ask that it be changed to another number.

Dispose of Information Safely

- Before throwing documents in the trash, shred anything that has personal or financial information.
- Shred unsolicited credit offers and any transaction or purchase receipts you don't need.

Monitor Your Credit Reports

You are entitled to get one FREE Credit Report from each of the three main credit reporting agencies every year. To get your free Credit Report:

- Visit **www.annualcreditreport.com** or call **877.322.8228**.
- Read your Credit Report carefully. Watch for any activity you didn't initiate. Pay attention to who has been making inquiries into your report. Contact the credit reporting agencies immediately if you suspect a problem.
- Order reports from each of the three credit-reporting agencies, as each may contain different information.
- Criminals count on your unsuspecting cooperation. The longer they avoid detection, the longer they can continue using your good name. The best way to spot identity theft is to check your Credit Reports at least once a year.

Contact Jefferson Financial Immediately!

If you think unauthorized access or fraud has occurred in connection with your Jefferson Financial accounts. Report such incidents to your closest Jefferson Financial branch or call the Member Service Center at **800.259.2471**.

Help us combat identity theft and phishing attacks by emailing the following statement to **spam@uce.gov** AND **fraud@jeffersonfinancial.org**

Here is a sample email that you might want to use when contacting the FTC:

I recently received a message from an unknown source informing me that there was an issue with my credit/debit card account. I have confirmed that (INSERT NUMBER OR INSERT WEBSITE HERE) is a fraudulent number or website attempting to phish my private financial information. Please disconnect this number to protect individuals from this phishing attempt.

To contact the FTC by phone please call **877.382.4357**.

