

ONLINE BANKING AND ELECTRONIC FUND TRANSFERS CONSUMER PROTECTION

With respect to online banking and electronic fund transfers, regulation E, better known as Electronic Fund Transfer Act (EFTA), outlines the rights, liabilities, and responsibilities of consumers that use electronic services covered under the EFTA and financial institutions that offer services covered under the EFTA. These rights and responsibilities are described in the EFTA disclosure you received when you opened your account with C1CU. You can also find them online at www.myc1cu.com/About/Forms&Legal/ElectronicFundsAct. Ultimately, if you notice suspicious account activity or experience security related events; please contact the credit union immediately at 1-800-247-7328.

For additional Consumer Protection Information, click or visit these sites:

<http://www.ftc.gov/bcp/edu/microsites/onguard/index.shtml>

<http://www.fbi.gov/scams-safety>

<http://www.consumer.gov/idtheft>

<http://www.mycreditunion.gov/protect/fraud/Pages/default.aspx>

To report suspicious activity:

Forward email to reportphishing@antiphishing.com

Forward email to the Federal Trade Commission at spam@uce.gov

Notify the Internet Fraud Complaint Center of the FBI by filing a complaint on their website at www.ic3gov