



WINTER 2015 Newsletter

News and Events for ElecTel Cooperative Federal Credit Union Members

DATA BREACHES: WHAT YOU NEED TO KNOW

With so many merchant data breaches in the news, we want you to know that ElecTel Cooperative Federal Credit Union is ready to help if your personal or financial data is ever compromised. We take service to our members seriously and will do everything we can to ensure that action is taken — quickly — to help you avoid becoming a victim of identity or account theft.

Your credit union is subject to strong data security standards established by Congress and federal regulators. While data breaches can happen anywhere, we are ready with a plan designed to ensure the safety and confidentiality of your sensitive data.

Unfortunately, merchants and retailers aren't subject to these federal requirements. Many of them follow their own data security standards, but the recent rash of data breaches shows that much more needs to be done. When it comes to protecting your personal information, every measure counts.

When your debit or credit card data is breached at a retailer, the cost of card replacement or account reimbursement to you is typically paid not by the merchant where the breach occurred, but by your credit union. We want you to know that in the event of any breach affecting your accounts, this credit union will always do what we can to make you whole. In the



meantime, credit unions around the country are leading the effort to get Congress to pass legislation ensuring merchants and retailers meet a national standard for protecting any of your financial data they collect when you make a purchase. We hope you will support us in this effort.

While we can't control what happens at merchants and retailers, we want you to know that ElecTel Cooperative Federal Credit Union will do everything we can to assist you and your family if a breach does occur when you use your debit or credit card. You can always feel free to reach our member service department at 800.849.5600.

Remote Deposit

Deposit checks into your ElecTel account using your iPhone or Android phone.



coming soon!

Official Annual Meeting Notice

*April 29th &
April 30th, 2015*

Mardi Gras One-Day Loan

Laissez les bon temps roulez!

Fatten your pockets for Fat Tuesday with this one-day personal loan offer.

Coming February 17, 2015

Holiday Closings

Presidents Day

Monday, February 16

Good Friday

Friday, April 3

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