

Security Statement

Our Commitment to YOU

Achieva Credit Union understands that your trust in us depends on how secure we keep your personal and account information. Therefore, we take guarding your information very seriously. In fact, we believe keeping your information safe, secure, and private is every Achieva employee's responsibility. For more information on the measures we take to protect your privacy, please see our Privacy Statement.

We also take comprehensive and proactive measures to ensure your information is safe when you access your accounts via our branch locations, ATMs, phone system, or web site. For your protection, no matter which way you choose to bank, we verify your identity before granting you access to your accounts. Additionally, our electronic systems use firewalls and encryption to protect your information from others. We also encourage you, the member, to take steps to protect your personal information.

Security Controls and browser requirements

We use a number of controls to properly verify your identity when you access our online services, and to protect your information as it travels over the Internet. Many of the online financial services we provide require you to enter your member (account) number and a password in order to access any of your account information.

Our site also uses secure browsers to protect you while you use our online services. Secure browsers allow you to communicate with our web site in a protected session by encrypting information that flows between you and us. To verify your session is secure, look for "https:" instead of "http:" in the URL address line, and a secure symbol (for example, a closed padlock or key) on the status bar of your browser. For even greater security when accessing your accounts online, we recommend you use a browser with 128-bit encryption.

To provide additional protection, we have installed a timeout feature on selected parts of our site, namely Online Banking and Online Bill Pay. This feature automatically logs you out of your account session after a certain period of time. After that, you must re-enter your password in order to continue your online session.

Finally, our website employs firewalls to protect our computer systems and your information. Firewalls can be thought of as selective barriers that permit only specific types of traffic (transactions) through to our systems. Digital certificates and other user authentication methods provide additional security for some of our online services.

Security is everyone's responsibility

Achieva Credit Union believes that you, the member, play an important role in helping to keep your personal information secure. Here are some ways you can help protect yourself and your accounts:

- Never share your personal passwords with anyone. *Remember, an Achieva Credit Union representative will never ask you for your PIN.*
- Select a password that is hard for someone else to guess, but easy for you to remember.
- We recommend changing your password on a regular basis.
- Consider using a personal firewall to prevent hackers from invading your PC, especially if you use a DSL or cable modem to access the Internet.
- Install virus protection software and scan all downloaded software, as well as all disks, before use. Also, delete emails with attachments from unknown sources.
- When you are finished with your transactions, always click on the "Log Out" button within Online Banking to exit the application and prevent further access to your account.
- Close your web browser before leaving a shared or public computer.
- Don't walk away from your computer while you are logged into Online Banking or Online Bill Pay.

If you have forgotten your Online Banking password, or think your Online Banking password has been compromised, contact our Member Service Center (MSC) at **727.431.7680** or **941.907.4000** or non-local **800.593.2274** to have it reset.

If you have questions concerning this security statement, please do not hesitate to call us - we are here to serve you.

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