

Don't Get Hooked by a Phishing Attack



If you have Internet access, you may be under attack – a phishing attack, that is. This high-tech scam involves three components:

Spoofing is creating a replica of an existing Web site. Spamming is unsolicited, or “junk” e-mail.

Phishing is the act of using spoofing and spamming to lure unsuspecting victims, hoping to deceive you into disclosing your Social Security number, credit card and checking account numbers, passwords, or other sensitive information.

The Federal Trade Commission recommends the following tips to help you avoid getting hooked:

1. If you get a pop-up or e-mail message requesting personal or financial information, don't reply or click on the link in the message. Legitimate companies won't ask for this information.
2. Be cautious about opening attachments or downloading files from e-mail messages.

Utica Gas & Electric FCU Privacy Notice

Utica Gas & Electric Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members.

If after reading this notice you have questions, please contact us at: (315) 733-1596 or write to: Lori Brown, Utica Gas & Electric Federal Credit Union, 215 Old Campion Road, New Hartford, NY 13413.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.

3. Never send personal information via e-mail. Look for a closed padlock at the bottom of your browser window, or a URL that begins with “https”--the “s” stands for secure. However, some phishers forge these security icons.
4. Review statements for accuracy as you receive them. If they're late, call the company to confirm billing address and balance.
5. Use antivirus software and keep it up-to-date. Run a firewall, particularly if you have a broadband connection. Take advantage of free software “patches.”
6. If you think you've been a victim of a phishing attack, notify us immediately. File a complaint at ftc.gov, and then visit the FTC's identity theft Web site at ftc.gov/bcp/edu/microsites/idtheft/.
7. Victims of phishing also can become victims of identity theft, so take steps to minimize your risk. Check your credit reports regularly to see if a thief has opened fraudulent accounts in your name.

Every member should check their credit reports annually. Visit www.annualcreditreport.com for details on ordering a free annual credit report from each of the three major credit-reporting agencies—Equifax, Experian, & TransUnion.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do To Help

Utica Gas & Electric Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account numbers, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of any account, we will attempt to contact you immediately.
- Let us know if you have questions. Please do not hesitate to call us—we are here to serve you!



OFFICE HOURS

Mon-Fri 6:30am–4:00pm

Mon-Fri 8am–4pm Drive Thru Window
Drive-Thru Night Depository 24/7

Tel 315.733.1596 Toll-free 1.800.990.7499

Fax 315.733.0228 Email ugefcu@ugefcu.net

www.ugefcu.com • Online Account Access 24/7

Audio Response 24/7 • 315.733.1592

OFFICE CLOSED ON THESE DAYS

Wednesday, July 4, 2007 - Independence Day Observance

Monday, September 3, 2007 - Labor Day Observance

SERVICES

- Investment Consultant/Financial Planning
- Share & Club Accounts
- MoneyPlus
- Share Certificates
- Individual Retirement Accts (IRAs)
- Share Draft/Checking
- Direct Deposit (1/4 pt. off loans with Dir. Dep)
- ShareNet ATM Locations
- Auto Loans
- The Negotiators–Car Buyer Helper
- Phone-or-Fax-A-Loan (same day loan review)
- Mortgage Loans
- Home Equity Loans
- VISA® CheckCard (debit card)
- VISA® Classic | Score | Platinum Credit Cards
- VISA Prepaid Gift Cards
- American Express Travelers Checks | FREE
- U.S. Savings Bonds
- Check Cashing
- Wire Transfers
- Notary Public | FREE
- Signature Guarantee

MAILING ADDRESS

Utica Gas & Electric Federal Credit Union

215 Old Campion Road

New Hartford, New York 13413



Utica Gas & Electric
Federal Credit Union



newsletter

SUMMER ISSUE 2007

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**No Hassles!
No Salespeople!
No Headaches!**

**CarBuyers
HELPLINE**



The Car Buyers Helpline *is a unique service designed to help Credit Union members in all phases of the automobile purchase process.*

There are two steps to the service; basic consultation and negotiation and purchase. Either way, you will be reimbursed for all Car Buyers Helpline fees when you finance your vehicle with the Credit Union.

Step 1 - Basic Consultation
For \$75, Car Buyers Helpline will:

- Suggest cars to fit your budget.
- Give you the dealer invoice & tell you how to best use it.
- Inform you of dealer rebates and incentives.
- Tell you if you've worked out a good price on your own.
- Answer all your car-buying questions.
- Become your own personal car buying or leasing consultant.

Step 2 - Negotiation And Purchase
For \$125, Car Buyers Helpline will:

- Locate the vehicle of your choice in your local market.
- Negotiate the best possible price.
- Handle all the bargaining with the dealers.
- Get you the most for your trade-in.

For the best deal in town, visit
www.carbuyershelpline.com or call 800-836-4333.

ATTENTION!

Home Banking Security Enhancement

In May, the credit union implemented enhancements to our Home Banking sign-on process.

The Online Access Home Banking security enhancements protect you against online theft and fraud, provide you with more peace of mind when banking online, and will help minimize the risk of falling victim to a "spoofed" web site.

Logging into Online Access

After enrollment, when you log into Online Access you'll enter your User ID. Then, we'll show you the picture and text phrase you selected. If the image and phrase shown to you are correct, you'll continue with the login and enter your password. This is your assurance that you are logging into the legitimate UGEFCU home banking web site, since no one else knows your image and text phrase – only you.

If the image and phrase are not correct, do not continue. Notify the credit union immediately.

Challenge Questions

Challenge questions will only be displayed if you log into Online Access from a different computer than you used when you enrolled. If we don't recognize the computer, we will double check that it is really you. This is another layer of security designed to protect your account from unauthorized access if your account information is stolen, and help us identify you when you are logging into Online Access from an unknown computer. You'll have the opportunity to "register" computers you regularly use to access your online account. Once you successfully answer the question, we'll show you your picture and phrase.

Online banking offers many benefits to conducting business in a fast, simple, and safe manner. Your personalized picture and phrase helps you know for sure that you are at the valid UGEFCU site.

~ Fun Fact ~

There are more collect calls on Father's Day than any other day of the year.

2007 College Scholarship Winners

Utica Gas & Electric FCU would like to congratulate this year's college scholarship winners. Applicants were judged by the New York State Credit Union League and given a numeric score. The score was returned to the credit union with the top two receiving scholarships.

Congratulations to Peter Kudrewicz and Caralyn Zaleski for their scholastic achievements, community service and leadership abilities.

This fall, Peter will be attending Clarkson University. He is the son of Kenneth and Linda Kudrewicz and will graduate as valedictorian of his Herkimer High School class.



Caralyn will attend Cazenovia College in the fall. She is the daughter of Steve and Lisa Zaleski and will graduate as salutatorian of her Webster Thomas High School class. In addition to our UGEFCU scholarship, Caralyn qualified for a scholarship from the Utica Rome District of the New York State Credit Union League.

We wish both Peter and Caralyn continued success as they pursue their higher education.

The Great Escape & Splashwater Kingdom in Lake George...Family Fun!



The credit union has discount tickets available to The Great Escape & Splashwater Kingdom in Lake George. Tickets are \$24 each and can be used any day during the 2007 season.