



*Helping the members of Cyprus Credit Union secure their financial future.*

# creditalk

*Summer Edition  
July 2018*

## How to Prevent Fraud

Technology has helped make the world more accessible than ever before. Unfortunately, that also includes the fraudsters. Here are a few steps that you can take to help further secure your financial information from potential fraud.

### SET ALERTS

In the home banking system, set up your account to alert you if there is suspicious activity on your account. You can set a limit on your purchases and you will be alerted of anything that is over that amount. These alerts can be sent via text message or email, so make sure all of your contact information is accurate.



### PUBLIC WI-FI

Although free Wi-Fi is great when you're out running errands, it can also be a tool for potential fraudsters. It's fairly easy for hackers to intercept your online activities when you are using public Wi-Fi. To combat this, avoid making purchases, online banking, or using other password protected accounts outside of a trusted, password protected Wi-Fi.

### AVOID SHARING

Never give out your personal information over the phone, on social media, or through email. Even if the number on your caller ID appears to be legitimate, it's best to hang up and call back yourself because hackers have the ability to spoof numbers.

### MINIMIZE WALLET

While there are some items

in a wallet that you always need, such as ID, it's not necessary to take all 3 credit cards to the grocery store. The less you take with you, the less you have the potential of losing or having stolen. Never carry your social security card or birth certificate around with you. These should be kept in a secured location in order to protect your private information.

### ALERT IMMEDIATELY

If you have been the victim of fraud or your card is lost or stolen, make sure to call and cancel the card as soon as possible. Once a card is canceled, you no longer have liability for charges you didn't make. For Cyprus VISAs, call (801) 260-7600 option 0. After business hours, call 888.526.0404 (Available 24 hours).

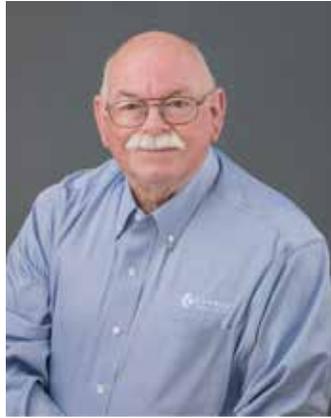
# Thank You to Our Volunteers

Our board members and supervisory committee members dedicate their time and knowledge to serving the members of Cyprus Credit Union. In 2018, Bruce Mortensen, Lamar Mecham and Ryan Duckworth have reached milestone years in volunteering in these roles.

On behalf of the Cyprus membership, volunteers, staff, and leadership; we would like to thank them for their dedication to the credit union movement and their commitment to the Cyprus members and the communities we serve.



**Bruce  
Mortensen**  
**30 YEARS**  
of service



**Lamar  
Mecham**  
**20 YEARS**  
of service



**Ryan  
Duckworth**  
**20 YEARS**  
of service

**3 for 3**



*Bump*  
**3 Year Certificate**

**3.00%** APY

Limited Time Offer | New Money Only

Limited Time Offer. New Money Only. Annual Percentage Yield. \$1,000 minimum to open certificate. Early withdrawal fees may apply. Federally Insured by the NCUA.



## 2018 Scholarship Recipients

Eight Utah high school seniors demonstrated their financial literacy to earn a college scholarship from Cyprus Credit Union. Students submitted an essay about the importance of financial education and a short video with financial tips for young people.

Students were selected based on community involvement, leadership and academics. Congratulations to the recipients: Savannah Conrad, Kimberly Plante, Olivia Johnson, Shari Tuckett, Jolie Tatton, Taylor Buckner, Mary Flandro and Spencer Harrison.

## Summer Skip-a-Payment

Give your loan payment  
a summer vacation



### How to skip your next payment

- In **Home Banking**, choose “Skip A Payment” under “Services” to schedule your skip
- Visit any of our 18 branches
- Give us a call at 801-260-7600

## Card Control App



Take charge of your credit and debit cards with Card Control. You now have the ability to turn your Visa cards on & off and set restrictions for your card. You can also set alerts that will notify you immediately for all card activity, so you'll always be in control. Download the app on your smartphone to get started.

## Credit Union Holidays

Cyprus Credit Union will be closed in observance of the following holidays:

Independence Day  
Wednesday,  
July 4

Pioneer Day  
Tuesday,  
July 24

Labor Day  
Monday,  
September 3

# Current Cyprus Credit Union Privacy Policy

To view other disclosures and Cyprus Credit Union policies, please visit our website and search for "disclosures."

## Member Services

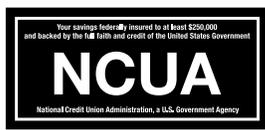
801/260-7600

800/929-7787

Phone Banking: 801/260-7999

Fax: 801/260-7611

Website [www.cypruscu.com](http://www.cypruscu.com)



FACTS		WHAT DOES CYPRUS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>Name, address, Social Security Number and income</li> <li>Account balances and payment history</li> <li>Account transactions and credit card or other debt</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Cyprus Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Cyprus Credit Union Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> —To offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> —Information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —Information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For nonaffiliates to market to you</b>	No	We do not share

**Questions?** Call (801) 260-7600, toll-free (800) 929-7787 or go to [www.cypruscu.com](http://www.cypruscu.com)

**Who we are**  
**Who is providing this notice?** Cyprus Credit Union

### What we do

<b>How does Cyprus Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. Cyprus Credit Union tests and assesses its information security measures, trains employee, and adopts upgrades and enhancements as necessary to protect your information.
<b>How does Cyprus Credit Union collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>open an account or deposit/withdraw money</li> <li>pay your bills or apply for any service</li> <li>Provide us information on any online application or transaction, or information you send to us by email</li> <li>Use your credit or debit card(s)</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by a common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>Cyprus Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>Our joint marketing partners include investment, insurance and financial service providers.</li> </ul>

### Other important information

Cyprus Federal Credit Union does business as Cyprus Credit Union. Cyprus Credit Union reserves the right to amend this Privacy Statement at any time. The most current copy of the privacy statement is available at [www.cypruscu.com](http://www.cypruscu.com).