kinetic
CREDIT UNION

Account Security and Fraud Prevention Guidelines

· Do not give your account number or personal identification information to anyone on the phone, by computer, or in person other than verified known/trusted companies with whom you are conducting business transactions.

· Protect your Personal identification number (PIN). Do not write it on your card or have it in the same location, for example, in your wallet or purse.

· Be prepared if your card is lost or stolen. Keep Kinetics lost and stolen phone number in your phone, 1-844-436-1753. Download the Card Valet app. You can turn your card off and on from your smart phone or computer.

· Anyone who is listed as a legal owner on your account has access to the funds in the account.

· Treat checks the same as money and protect their security. A stolen or lost check can cause losses on your account.

· Beware of scams. Do not accept deposits or cash checks for individuals or companies that you are not 100% confident in, including internet related checks or money orders. An extremely high percentage of fraudulent checks are as a result of internet related scams.

· Members may be held liable for depositing or cashing fraudulent items.