
Dollars And \$ense

Polk County Schools Employees Credit Union 276-6083

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FOURTH QUARTER 2013

MASSIVE CARD BREACH AT TARGET

Target confirmed a large-scale card data breach involving unauthorized access to magnetic stripe card data. This involves debit and credit cards used at U.S. Target locations. The card data at risk involves the entire unaltered magnetic strip.

Approximately 40 million credit and debit card accounts may have been impacted between November 27 and December 15, 2013. The large scale card data breach involves both Visa and MasterCard credit and debit cards. The compromised data involves the entire magnetic stripe which includes cardholder name, card number, card expiration date and the CVV/CVC counterfeit protection.

We tried to notify all of our members that were affected by this breach by phone call, email or notice on online banking and hot carded their

cards and ordered new cards for them. We are very sorry for this inconvenience at this busy shopping time of the year but felt that for your protection and the credit union's it was the best thing to do. You should be receiving your new card within two weeks at no charge to you. If you have any questions, please give us a call at 276-6083.

PURCHASING ITEMS USING THE INTERNET

Below are a few recommendations for you to consider when you are purchasing items using the Internet. These are guidelines to assist you once you have decided to purchase an item on the Internet.

Use only authenticated websites to conduct business online. Before submitting any sensitive information through a website, check for the locked padlock

image on your browser's status bar or look for "https://" (rather than http://) in your browser window. You may not see the "s" until you actually move to the order page on the Web site. If you have any concerns about the authenticity of a Web page, call the site's owner to confirm the URL.

Be careful with your passwords. Use "strong" passwords that contain both letters and numbers and change these passwords frequently.

The safest way to shop on the internet is with a credit card. In the event something goes wrong, you are protected under the federal Fair Credit Billing Act. You have the right to dispute charges on your credit card, and you can withhold payments during a creditor investigation. For infrequently used sites, don't save your credit card information on their system.

Always print or save copies of your orders. After placing

an order online, you should receive a confirmation page that reviews your entire order.

It should include the costs of the order, your customer information, product information, and the confirmation number.

Shop with companies located in the United States.

When you shop within the U.S., you are protected by state and federal consumer laws. You might not get the same protection if you place an order with a company located in another country.

CHILDREN'S MIRACLE NETWORK RAFFLE

Thank you everyone who participated in this years raffle for the Children's Miracle Network. The money will go to the children's hospitals in Iowa. Congratulations to Denise Rea, the winner of a \$50 gift card.

IN NEED OF FINANCIAL ASSISTANCE FOR FURTHER EDUCATION?

Are you currently a high school senior or a post-high school graduate? If so, the

Iowa Credit Union Foundation wants to help you reach your potential by offering the 2014 Warren A. Morrow Memorial Scholarship. Family Involvement Board scholarship program was created to encourage high school seniors and post-high school graduates to learn more about the credit union movement and to prepare them for the future. Several scholarships are available. Apply today at iowacreditunionfoundation.org. Requirements and additional details can be obtained from the ICUF website. Application deadline is February 7, 2014.

GO FOR THE GOLD

During this promotion from Shazam each member will be automatically entered for a chance to win prizes each time they use their debit card for a PIN – or signature-based transaction. The promotion will run January 1, 2014 through March 31, 2014.

- One grand prize - \$500 Nike gift card.
- Eight monthly prizes - \$50 Sports Authority gift card

REMINDERS

If you have earned less than \$10 in dividends, you will not receive a 1099 form.

If you have moved recently or changed your phone number, please let us know your new address or phone number so we can update our files.

You have until April 15th to contribute to your IRA.

Let us know your email address if you would like to be notified of any special loan or share rate promotions.

FIRST QUARTER 2014 CALENDAR

Monday, January 20	Closed for Martin Luther King, Jr. Birthday
Friday, January 31	Close at noon for end of month processing
Monday, February 17	Closed for Presidents' Day
Friday, February 28	Close at noon for end of month processing
Monday, March 31	Close at noon for end of month and quarter processing



The Board of Directors and Staff would like to wish all of our members a happy and prosperous New Year!