



GAINESVILLE
1312 Lawrence St.

LAKE KIOWA
100 Kiowa Dr. West

WHITESBORO
418 North Union St.

Please find enclosed annual disclosure(s) on your accounts(s) at Nascoga Federal Credit Union.
Thank you for the opportunity to serve you.

Criminals tend to select their victims who are unaware or unprepared. They are also drawn to environmental conditions that enhance the opportunity to make their crime successful. The attitude and demeanor you convey can have a tremendous effect on potential assailants. There are several precautions you can take to increase your personal safety when using ATMs.

Walk-up ATM/Night Deposit User Precautions

1. Prepare your transaction before you approach the ATM/night deposit to minimize the time spent at the machine. For example, fill out a deposit slip prior to arriving and have your card ready.
2. Do not display cash; instead, pocket it immediately when you complete the transaction, and take your card and receipt. Verify the cash when you can safely do so.
3. Do not update your check register while at the ATM/night deposit. Make the entry to your records when you can safely do so.
4. Save your receipt and match it to your statement.
5. Do not accept assistance from strangers when using an ATM or night deposit.
6. Always be aware of your surroundings before, during and after completing the transaction. Be alert for suspicious activity near the ATM/night deposit, particularly at night. Consider taking another person with you at night.
7. If the ATM is obstructed from view or has poor lighting, go to another ATM/night deposit.
8. Look for a "no tampering" sign. Crooks often use this to raise the curiosity of an ATM user and are quick to respond to any user questions.
9. Does the ATM appear to have been tampered with? Be alert for any attachment to the card slot, keypad, brochure box, etc.
10. Does anything or anyone look suspicious? If so, cancel your transaction and go to another ATM/night deposit.
11. Protect the information on your card and your Personal Identification Number (PIN) by covering the keypad and standing close to the ATM if someone is waiting to use the machine.
12. Do not give your card or PIN to anyone.
13. Do not lend your ATM card to anyone, no matter how lucrative the offer might seem.
14. Immediately report a lost or stolen card to your credit union.

Drive-up ATM/Night Deposit User Precautions

1. Doors should be locked on your vehicle, windows rolled up and your automobile engine running while using a drive-up ATM/night deposit.
2. Leave enough room between your car and the car in front of you to exit, should the need arise.
3. If anything appears suspicious, cancel your transaction and immediately drive away.
4. If you are suspicious of being followed when leaving the ATM, drive to the nearest crowded, well-lit location and call police.
5. Do not use a drive-up ATM/night deposit if it is not well lit.

Point-of-Sale (POS) Terminal User Precautions



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1. Do not allow a cashier or anyone else to enter your PIN for you.
2. Cover the keypad and block anyone else from viewing your PIN when using a POS terminal.
3. Review the receipt before leaving.
4. If you request cash back, immediately put it away before leaving.
5. If using a POS terminal outside, such as a pay-at-the-pump gas station, be observant of your surroundings before making the transaction.
6. If someone appears suspicious, go to another POS terminal.
7. If it is late at night, take another person with you when using an outdoor POS terminal.
8. If you feel you have been followed after making a POS transaction, drive to a crowded well-lit area, fire station, sheriff or police department. Flash your lights and blow your horn to bring attention to yourself.
9. If you are involved in a robbery situation while using your card, do not resist. Give the money to the suspect immediately.
10. Contact the police when it is safe to do so.

NOTICE REGARDING DEBIT CARDS

Procedures are in effect that may impact you when you use your Visa Check Card at certain merchant locations. While in the past transactions were processed as Visa Check Card transactions unless you entered a Personal Identification Number (PIN), now if you do not enter a PIN, purchase transactions may be processed as either a Visa Check Card or Pulse transaction. Merchants should give you a clear way of choosing to make a Visa Check Card transaction if they support this option. If you use Pulse when making a purchase transaction without a PIN, note that you will not be eligible for certain protections and rights on these transactions.

UNLAWFUL INTERNET GAMBLING ENFORCEMENT ACT OF 2006

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling. You agree that you will not use your card for any transaction that is illegal under applicable federal, state, or local law.