

***Nucor Employee's Credit Union will hold our annual meeting on Saturday, March 5th, 2016 beginning at 12:00 Noon, at the SIMT building on the campus of Florence-Darlington Technical College. Please attend if possible. Elect the officials that make the policies that govern your credit union. (20146)***

## ***Chip Cards Help Cut Credit Card Fraud***

The new credit and debit cards you'll be receiving from Nucor Employee's Credit Union look a little different than the one you currently are using. You'll notice a small "chip" embedded in the plastic. Old cards that don't have the chip use a magnetic strip on the back to permanently store your financial information, making it an easy target for data thieves. Forty-seven percent of the world's credit card fraud occurs in the U.S. As more consumers use the new chip cards this percentage should decrease. (8506)

The chip in an EMV (Europay, Mastercard, and Visa) card creates a unique transaction code that can't be used again. So if a hacker should steal the chip information from a transaction, it would be useless because the transaction code is only valid for a single use. (30016)

Here's what you need to know about the new cards, according to the consumer engagement editors at the Credit Union National Association:

- The new debit and credit cards work exactly the same, but now they come with an integrated microchip that helps protect your financial information at chip-enabled terminals.
- Chip cards are the new security standard worldwide. (613)
- When you receive an EMV card, you'll also receive information about how it's different than your old card, its enhanced security, and how to use it. Card issuers have discretion about whether they'll require you to use a signature when making payments or to use a PIN (personal identification number).
- The transaction process will be slightly different. You'll insert your EMV card in a POS terminal, wait for it to be authorized, and remove it. You'll either sign a sales draft or key in your PIN to complete the transaction. (10848)
- Other countries likely will stop accepting mag stripe cards after a certain date. You'll need an EMV card when traveling abroad, and international travelers in the U.S. will have the additional protection against counterfeit that EMV cards afford.
- It's possible that some merchants and card issuers may choose not to convert and will continue to use mag stripe technology for a time. Your card still will work at the checkout and consumers will continue to be protected from fraud liability. (7350)



## **Bank with Nucor Employee's Credit Union Anytime... Anywhere...**

You're constantly on the go and checking your balance and paying bills from home might not always be convenient. Nucor Employee's Credit Union mobile banking app allows you to do this and more—when and where it's convenient for you. For more details on downloading our App visit our website at [www.nucorcu.org](http://www.nucorcu.org). Download our App today to:

- \* Check your balance—Within seconds, check the balance in all of your Nucor Employee's Credit Union accounts. (2542)
- \* E-Deposit checks into your account. (70128)
- \* Review transaction histories.
- \* Transfer money—Make transfers between your credit union accounts and send funds electronically to accounts outside of the credit union. Make payments to different merchants electronically.
- \* Find branch or ATM location. (40243)

# Don't Let Hackers Crack Your Nest Egg

Don't assume your retirement accounts are safe from hackers just because they're insured by the NCUA (National Credit Union Administration) or FDIC (Federal Deposit Insurance Corporation). Hackers are poised to move from retailers to financial institutions, and your retirement accounts are squarely in their cross-hairs.

Your financial and personal information can be stolen in more ways than at an ATM or gas pump. The 2015 IRS hack was accomplished using personal data, such as Social Security numbers, stolen in previous breaches.

Your IRA and 401(k) accounts make attractive targets for hackers because you most likely don't track them as frequently as you track your credit card and checking accounts. A hacker can empty your account in minutes and you might not realize it until you do your annual review. Finding the hacker can take weeks, if not longer. (55215)

The NCUA or FDIC insurance on your retirement accounts only comes into play if your financial institution fails. Recently, however, some of the larger mutual fund companies have added two-factor authentication for access to your online information and will reimburse funds taken from an account in an unauthorized transaction.

Don't make it easy for cybercriminals to harm you. Here's how to protect yourself:

- \* Use strong passwords. Passwords remain the weakest link for data theft. Avoid personal information such as birth dates, pets' names, or anything someone can find on social media.
- \* Use two-factor authentication. If it's available, take advantage of it. Some retirement account providers will text a code to your smartphone before you can log in.
- \* Check accounts frequently. Check for any changes at least once a month. A small change can indicate a bigger issue—investigate it.
- \* Just say "no." If your browser gives you the option to remember your password, click the option to "don't ask me again," to prevent an accidental "yes" someday when you're in a hurry. (4522)
- \* Shop on trusted websites. The big giants such as PayPal and Amazon are more likely to have security policies in place than smaller sites.
- \* Use credit instead of debit. When given the choice as you swipe, opt for credit. Credit card fraudulent activity won't lock up your account funds. (50689)

Any account connected to the Internet, from DropBox to your retirement accounts, is susceptible to an attack. Protect yourself with knowledge, and use proper security protocol and trustworthy devices to defend against attacks on your nest egg.

To learn more about protecting your accounts from fraud, talk to the professionals at Nucor Employee's Credit Union. We can recommend steps you can take to keep your information safe. (60146)

## SEE ANY HIDDEN NUMBERS? One Could Be Yours

How can you be a winner? Hidden throughout each newsletter are different account numbers. If one of them is yours, you can claim \$20.00!

It does pay to read your newsletter. Remember, you *must* claim your prize in person at the credit union or write us within ten business days of the mailing.

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Audio Response System

Local to Florence, SC 665-7303

Outside the Florence area 1-888-665-7303

Internet Access [www.nucorcu.org](http://www.nucorcu.org)

## 4th Quarter 2015 Rates

*stated in Annual Percentage Yield*

### SHARES

\$5.00 - \$999.99	0.10% APY
\$1,000.00 and up	0.30% APY
IRA's	0.30% APY
Checking	0.05% APY

### CERTIFICATES

1-year	0.75% APY
6-month	0.50% APY

### LOANS

New Vehicle	2.90% - 3.90% APR
Used Vehicle	3.90% - 4.90% APR
VISA CREDIT:	
Premium	5.25% APR variable
Classic	9.25% APR variable
Certificate Loan	2.00% above CD rate
Signature Loan	18.00% APR

APR - Annual Percentage Rate

For more information on terms, please contact the credit union  
 Rates subject to change without notice