



The Quarterly Member Newsletter of Kekaha Federal Credit Union  
March 2009

## Phishing Alert: Take Steps to Protect Yourself From Online Fraud

**“WE SUSPECT** an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity.”

*“During our regular verification of accounts, we could not verify your account information. Please click here to update and verify your information.”*

If you receive an e-mail message similar to these, don't bite. They are examples of a scam called “phishing” and the perpetrators of this crime want one thing: your personal information. That may include your Social Security number, your account or credit card numbers, your password or login information. Giving this information can result in identity theft, which can wreak havoc with your credit report and your ability to get credit and loans in the future.

Kekaha Federal Credit Union wants you to be informed. Know how to protect yourself from this devastating financial crime:

- Never respond to or click on e-mail requests for personal information, particularly if you are asked to verify your account information. Phishers copy logos from financial institution Web sites and use look-alike headers to trick victims into handing over personal information.
- Be suspicious of any e-mail that's not personalized with your name; valid messages from Kekaha Federal Credit Union are personalized. We would never ask you for personal information in this manner.
- Be suspicious of urgent e-mail requests claiming to be from Kekaha Federal Credit Union or from any other financial institution. Phishers typically include upsetting or exciting--but false--statements to get you to react quickly.
- Never click on links within an e-mail message to get to a Web page. Instead, call the company on the phone, or log onto the Web site directly by typing the company's Web address in your browser.

- If you access your accounts online, regularly log into those accounts. Don't ignore your accounts for as long as a month before you check them.
- Regularly check your credit union and credit card statements to make sure all transactions are legitimate. If anything looks suspicious, contact us or the affected issuer immediately.
- Use antivirus software and a firewall, and keep them up to date. Download updated security patches. For example, if you use Microsoft Internet Explorer, go to [microsoft.com/security/](http://microsoft.com/security/) to download a special patch relating to certain phishing schemes.

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Visit Our Web site  
[www.kekahafcu.org](http://www.kekahafcu.org)

If you think you've been a victim of a phishing attack, notify us immediately. File a complaint at [www.ftccomplaintassistant.gov/](http://www.ftccomplaintassistant.gov/), and then visit the FTC's identity theft Web site at [ftc.gov/bcp/edu/microsites/idtheft/](http://ftc.gov/bcp/edu/microsites/idtheft/). Victims of phishing also can become victims of identity theft, so take steps to minimize your risk. Check your credit reports regularly to see if a thief has opened fraudulent accounts in your name. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) for details on ordering a free annual credit report from each of the three major credit-reporting agencies—Equifax, Experian, and TransUnion.



If you have any questions—about phishing, or about any suspicious financial e-mail you receive—please call us at 808 337-1433. Kekaha Federal Credit Union is dedicated to help you stay safe and protect your financial resources.

## Can You Spot a Scam?

Test your marketplace savvy. Take the Grand Scam Challenge at <http://www.ftc.gov/grandscam> to see if you can tell the difference between fact and fiction. Then click on popular links about how to build a better credit report, get credit, prevent identity theft, spot miracle health claims, and handle telemarketing calls.

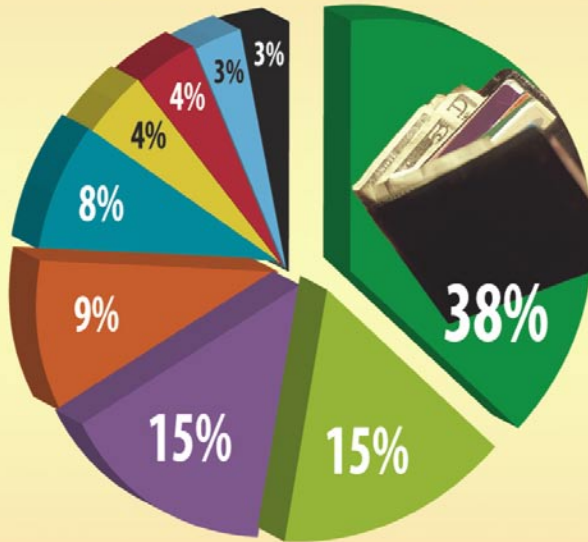
### The FTC offers these tips for consumers:

- Know who you're dealing with: Do business only with companies that plainly provide their name, street address, and phone number.
- Protect your personal information: Share credit card and other personal information only with companies you know and trust; never share it in email, regardless who is asking for it.
- Take your time: Resist the urge to act now. Most any offer that's good today will be good tomorrow, too.
- Read the small print: Get all promises in writing and read all paperwork before paying any money or signing any contracts.
- Free means free: Throw out any offer that says you have to pay to get a gift or for something that's called "free." If something is free or a gift, you shouldn't have to pay for it.
- Report fraud: If you think you've been a victim of fraud, report it. It's one way to get even with a scam artist who cheated you. Complain online at [ftc.gov](http://ftc.gov) or by phone at 1-877-FTC HELP.

## What's the Most Common Way IDs Are Stolen? It's Still Your Wallet

Nearly 40% of identity theft stems from lost or stolen wallets, checkbooks, or credit cards.

Protect yourself. Rid your billfold of credit cards you don't use, and leave your Social Security card at home unless you need it that day.



Percentages based on surveys of victims who know how their information was obtained.  
Source: Javelin Strategy and Research as printed in USA Today, Feb. 26, 2007.



**THE Dora Maxwell AWARD**  
THE SOCIAL RESPONSIBILITY RECOGNITION PROGRAM FOR CREDIT UNIONS

## KekahaFCU Accepts Award at CUNA Conference

**KEKAHA FCU WON** a national first place award in the Dora Maxwell Social Responsibility Recognition Award Program for credit unions. The Social Responsibility Recognition Award Program, sponsored by the Hawaii Credit Union League and the Credit Union National Association (CUNA) honors credit unions for their involvement in community projects and activities.



Scot Tsuchiyama accepts the Dora Maxwell Award in Washington D.C.

## Carelessness Can Cost You

**M**any Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts.

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves easily can find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, and other

paperwork containing personal and financial information;

- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services;
- Don't print your Social Security number on your checks and don't carry your Social Security card in your wallet; and
- Be hesitant about giving personal or financial information over the telephone-make sure you know the caller and know how the information will be used.



Kekaha FCU has received the Dora Maxwell Award twice in three years.



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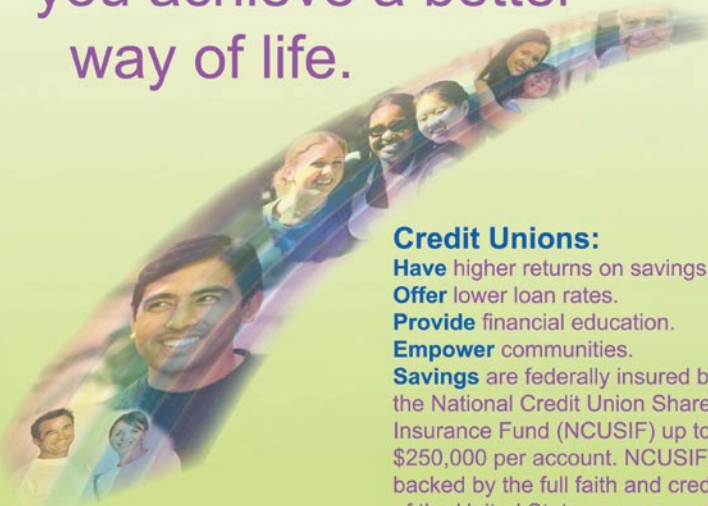
Owen Moe  
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## What Do You Value?

*nice home...new car...family...community...*

**Credit Unions** share  
your values and help  
you achieve a better  
way of life.



### **Credit Unions:**

**Have** higher returns on savings.  
**Offer** lower loan rates.  
**Provide** financial education.  
**Empower** communities.  
**Savings** are federally insured by  
the National Credit Union Share  
Insurance Fund (NCUSIF) up to  
\$250,000 per account. NCUSIF is  
backed by the full faith and credit  
of the United States government.

**Hawaii's Credit Unions:**  
A Better Value for a Better Way of Life

## High school seniors! Apply now for a college scholarship

**I**F YOU ARE a qualified  
graduating high school senior  
and a member or within the  
field of membership of Kekaha FCU,  
scholarship money is available to you!  
But you need to get your application  
in right away – the deadline is just  
around the corner.

Applications are available at Kekaha  
FCU and Waimea High School. If  
you already have your scholarship  
application, remember the deadline to  
deliver or mail it to Kekaha FCU is  
April 30, 2009.

Scholarship applicants:

- must be a member or within the field of membership of Kekaha FCU;
- must be a graduate of a recognized high school or be graduated from one within four months of the date the application is submitted;

- must qualify for entrance to an undergraduate university, college, or technical school in the United States through entrance examinations or otherwise for the fall term of the year the application is submitted; and
- must be of sound mind and good character and intent on pursuing higher education.
- A committee composed of appointed members of Kekaha FCU will select from among the applications the individual to be awarded the scholarship together with an alternate.
- Scholastic grades, school and community activities, citizenship, and character will be considered in awarding the scholarship. Selection will be announced by May 15, 2009.

