

Connection CU ⚡ Connected 2U

H1N1 Alert

With the fall and winter flu season upon us, the Centers for Disease Prevention and Control (CDC) anticipates even greater impact than the spring outbreak of H1N1 with wider transmission and more communities and businesses affected.

In the event that the flu impacts our ability to conduct business at one of our branches, we will post a notice on our website and record a message on our main phone number (360) 307-6400.

If you are sick, please consider using our drive up or ATM services to help prevent the spread of your illness.

Discover the speed and convenience of Online Bill Pay

Forget writing checks and stamping envelopes. Online Bill Pay from Connection Credit Union takes the hassle out of paying your monthly bills the traditional way, and allows you to pay them online.

Enjoy the comfort of knowing you're in complete control of your finances. Simply tell us who, when and how much you want to pay and we'll make sure they get paid on time, every time!



Some of the features you'll enjoy with Bill Pay are:

- You can begin using Bill Pay immediately after enrolling online.
- The service is FREE,

as long as you use it to pay at least 5 bills per month.

- Schedule payments up to one year in advance.
- View and track up to 6 months of payment history
- Send payments to anyone in the US or its Territories
- Receive e-bills (electronic version of your paper bills)

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Message from the CEO: We're all in this together

Your credit union is financially healthy and we want to ensure that we remain healthy well into the future. But to do that **WE NEED YOU!**

We focus on serving the local community and believe CCU is a better alternative to the mega banks. Part of what makes us different from them is that a credit union is a financial cooperative owned and run by its members. Cooperatives work best when everyone works together.

So, as an owner of the credit union, shouldn't Connection CU be your primary financial institution? We need our members to use our checking accounts, VISA cards, and loan products. That's what keeps a healthy credit union going.

We'd love to hear your ideas and comments about how YOUR credit union can serve YOUR banking needs. What will it take to make CCU your primary



financial institution? I encourage your input, please contact me at 360-307-6400 ext 6412.

Sincerely,
Tracy Olson
President/CEO

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Start paying your bills the easy way with Bill Pay

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- Your checking account is debited on the payment due date (in most cases)
 - Payments are guaranteed to be delivered to your biller by the due date
 - Eliminate the need for checks, stamps, and trips to the mailbox.
 - 24x7x365 toll-free support.
- Bill Pay is convenient, secure, and saves you time and money. Bill Pay, paired with our online Home Banking, is the perfect way to stay organized and put you in complete control of your finances.

How to get started:

Signing up for Bill Pay is easy! Start at our website home page: www.connectioncu.org and click on the Home Banking button. Log in to Home Banking and click on the "Pay Bills" link to access the registration form. It's that simple!

Bill Pay FAQs:

Q. Do I need any special software or hardware to use Bill Pay?

A. To use Bill Pay you will need to have a browser installed on your PC, which is capable of 128-bit security encryption. Since Bill Pay opens in a separate window from Home Banking, you will also need to make sure to have your browser's pop-up blocker set to allow pop-up windows from our Home Banking site.

Q. Will I have a separate password for Bill Pay?

A. No. Once you have logged in to Home Banking, you will be

able to access your Bill Pay account. Please note that we recently enhanced our Home Banking sign-on security, too.

Q. What should I do if my address changes?

A. If you move or change your address, please notify us promptly; in person or in writing.

Q. Who can I pay using Bill Pay?

A. You can pay virtually anyone in the United States or its Territories that you would normally pay by check or automatic debit; even if you do not receive bills from the person you want to pay. (Note: if you use

Bill Pay to make state and federal tax payments and/or court-ordered payments; we strongly discourage this and these types of payments will be scheduled at your own risk.)

Q. Do I need to contact each of my billers and let them know I am going to be using this program to pay them?

A. No, it is not necessary to do so.

Q. What does Bill Pay cost to use?

A. The first 3 months are **FREE**. After that, we'll waive the \$4.95 monthly fee for each month in which you pay at least 5 bills using online Bill Pay.



HOLIDAY CLOSURES FOR THE REMAINDER OF 2009

November 11: Veteran's Day - CLOSED

November 26 & 27: Thanksgiving - CLOSED

December 24: Christmas Eve (we'll close at 1 PM)

December 25: Christmas Day - CLOSED

December 31: New Year's Eve - (we'll close at 1 PM)

January 1: New Year's Day - CLOSED

Notice a change in the way you sign on to Home Banking?

It is our commitment to our members that access to your financial information is appropriately secure. As a result, the login process for our Home Banking program was recently changed and Enhanced Security measures were added. This change only affects the login process, you'll still have access to all of the same accounts and settings once you sign on to Home Banking.

So what's changed? The login is now a multiple step process. This is often referred to as Multi-Factor Authentication (MFA).

Instead of one screen where you enter your Member Number and Password/PIN you now enter your Member Number and Random Security Code.

The first time you login, you will be asked to enter in three challenge questions and corresponding answers as well as a Security Key Image.

During subsequent logins, you may be asked to answer a challenge question and verify the Security Key Image that you created.

Why all the changes? To help protect you and

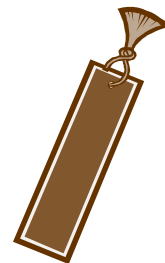
your finances. While the chances of identity theft or monetary loss are slim, there do exist active malicious entities on the Internet that look to fraudulently gain from unsuspecting individuals. One of the most popular methods of fraud is through impersonating individuals during the login process. This type of multiple factor security is now the standard in the financial services industry to make it as difficult as possible for fraudsters to gain unauthorized access to your accounts.



Love Connection CU? Love our Home Banking? Love Bill Pay?
Want to add us to your bookmarked "Favorites" on your web browser?

Make sure to bookmark our homepage:
www.connectioncu.org

From there Home Banking & Bill Pay (and many other services) are simply a click away. Our website is your first, best, most up-to-date source for news and information about the credit union and our products and services. Make it a habit to visit us often, in person *and* online!



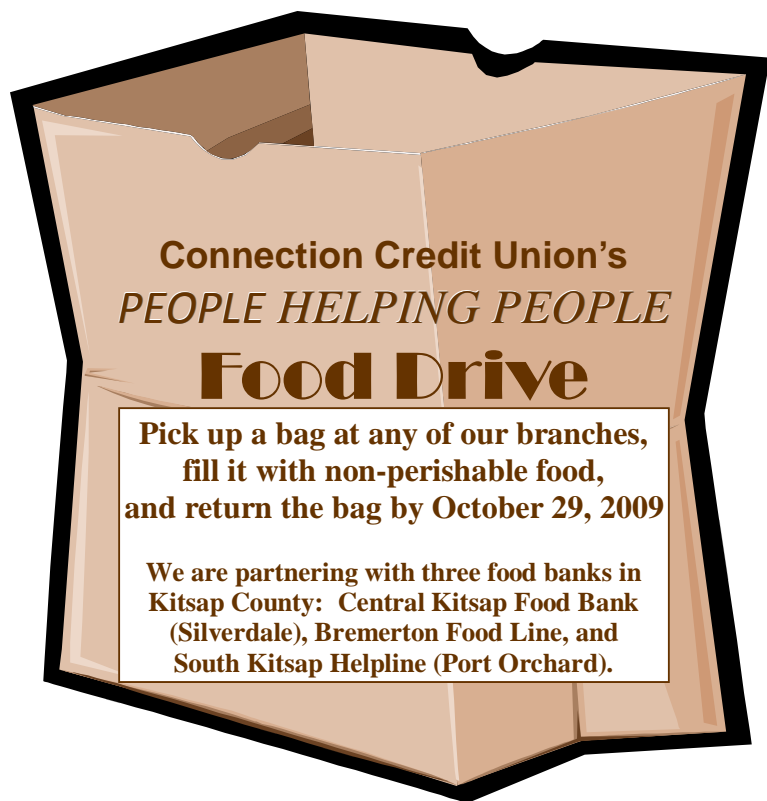
Holiday shopping season has arrived! Simple holiday shopping safety tips.

Follow these simple tips to thwart fraud and theft common at this time of year.

- Photocopy the contents of your wallet and keep it in a safe place in case your wallet is stolen.
- Keep your debit or credit card in view at all times when using it to make a purchase.
- After a purchase, keep the receipt with you instead of in the bag. If the bag is stolen, the thief can't return the merchandise for cash.
- Know store's return policy before making your purchases.
- Know the online or mail order company before ordering and giving your card number over the internet or phone.
- If there is an error or unauthorized charge on your billing statement, notify your creditor right away.
- Use your debit card like a credit card and sign the transaction receipts. It's safer and easier for returns.
- Never sign a blank receipt.

Have a safe and happy holiday shopping season!





November is our "Giving Month." Here are some other fun opportunities for you to help us make a difference in our community.

KITSAP CARDS

Cards go on sale at all three of our offices on November 9th. For \$25 you receive a card that gets you hundreds of dollars in discounts all over Kitsap County for an entire year! Proceeds from the sale of our cards will benefit the Seattle Children's Hospital. They make great holiday gifts, too!

ANGEL TREE

We're partnering again this year with Kitsap Community Resources. If you would like to be a secret angel who helps make a kid's holiday wishes come true, stop by one of our offices in early November to be assigned a child.

RAFFLE BASKETS

Our staff is creating some wonderful gift baskets which we will be raffling off just in time for the holiday gift giving season. 100% of our proceeds benefit the Harrison Medical Center Foundation.



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*Bill Pay is here!
See inside for details.*

Visit us on the web
www.connectioncu.org

*Building
financial futures,
one relationship at a time.*