



Fall, 2015

Attention all ATM/Visa Check (Debit) Cardholders!

The new future of card security is here. During October **ALL** members with cards will begin receiving new cards through the mail with the same card number but containing the new EMV chip technology. Please contact us to ensure we have your current mailing address prior to bulk mailing, if you recently moved. After October 1, 2015, you will be hearing a lot more about EMV Chip Card Technology and tokenization. This evolution in credit and debit payment systems will increase security and reduce fraud for cardholders throughout the United States. This technology is already prevalent in Europe.

How can this chip card technology and tokenization give cardholders more peace of mind?

- The chip card features an embedded micro computer chip that creates unique approval codes for each purchase made in-store, making it



virtually impossible for counterfeiters to replicate.

- Tokenization reduces consumer risk during online (Internet) card transactions by substituting a card's primary account number (PAN) with a unique, randomly generated sequence of numbers, letters, and characters, eliminating the need for PAN's to be submitted and processed over the web.

600 Atlantic Avenue | Boston, MA 02210 | 617-973-9500 | www.600atlanticfcu.org



Both the SUM and MoneyPass networks offers tens of thousands of surcharge-free ATMs coast to coast located where you live, work and travel. Access the websites to help you find the most convenient ATM location to use your 600 Atlantic FCU card surcharge-free. www.sum-atm.com and www.moneypass.com

600 Atlantic Federal Credit Union Privacy Policy

600 Atlantic FCU is committed to making available financial products and services that will enable you to meet your financial needs and goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority to everyone associated with 600 Atlantic FCU.

To ensure that you can rely on the quality of products and services we make available, our credit union stands behind the following privacy policy:

- We will only collect the personal information necessary to conduct our business.
- We will protect your personal information by maintaining strong security controls to ensure that member information in our files and computers is protected. Where appropriate we will use security coding techniques to protect against unauthorized access to personal data and protect member

confidentiality.

- As a member you will always have access to your information and have the opportunity to review your information and make changes to records for completeness and accuracy.
- We will only share information when absolutely necessary to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- We do not share any information with affiliates for everyday business purposes.
- We do not share any creditworthiness information to affiliates for everyday business purposes or marketing.
- We do not share any information to any non-affiliates to market to you.

Calendar of Upcoming Holidays & Hours

FRIDAY, OCTOBER 9

Hours: 9:00 A.M. to 2:00 P.M.

MONDAY OCTOBER 12

CLOSED: Columbus Day



TUESDAY, NOVEMBER 10

Hours: 9:00 A.M. to 2:00 P.M.

WEDNESDAY, NOVEMBER 11

CLOSED: Veteran's Day

WEDNESDAY, NOVEMBER 25

Hours: 9:00 am to 1:00 P.M.

THURSDAY, NOVEMBER 26

CLOSED: Thanksgiving Day

FRIDAY, NOVEMBER 27

Hours: 9:00 A.M. to Noon

THURSDAY, DECEMBER 24

Hours: 9:00 A.M. to Noon

FRIDAY, DECEMBER 25

CLOSED: Christmas Day

THURSDAY, DECEMBER 31

Hours: 9:00 A.M. to Noon

FRIDAY, JANUARY 1

CLOSED: New Year's Day

AUTO LOAN RATES

New Auto Loans

2015-16 Vehicle

as low as

2.0%

for up to 63 months and

2.99%

for a maximum of 75 months

Used Auto Loans

as low as

2.75%

for up to 63 months

depending on year of vehicle

Go Green with Our Free e-Statements, Free Bill Pay and Free Online Banking

Safe, Efficient and Green.

Have your finances available at your fingertips 24/7!

All our E-services are free and protected with state-of-the-art encryption technology.

Speed and convenience are two benefits you receive once you sign up.

All E-Services available through Online

Banking.

To register for online banking go to: www.600atlanticfcu.org:

- Click on the Online Banking Tab.
- First time users click Enroll Online.
- To sign up or view e-statements under self-service tab.
- Choose alerts under the self-service tab.