

# DOLLAR & SENSE

a newsletter of Nelson & District Credit Union

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## Summer Lovin' Edition

### Five Tips To Stay Safe Online

At NDCU we look forward to serving you in one of our branches, but we know that it's not always convenient for you to visit us during regular business hours. That's why we're happy to offer you online and mobile banking, so that you can connect with your money and access a full variety of member services anytime, from anywhere. We are dedicated to keeping you safe as you bank online. And you play an important part in achieving online safety by following these 5 tips:

- 1. Secure your network.** If you have a WIFI network at home or in your office be sure to safeguard your network by selecting the highest encryption settings available and use a long alphanumeric complex WIFI password.
- 2. Protect your passwords and use alerts.** Don't use your online banking Personal Access Code (PAC) or the answers to your security questions for any other online service. Don't store your passwords in a spreadsheet or in any other document. That's one of the first things sophisticated cyber criminals look for if they make it past your network security. By using online banking alerts you can track unauthorized access.
- 3. Protect your devices.** Some forms of malware are designed to take over your computer and steal passwords and other information, which are then used to commit online fraud or identity theft. Protect your computers with reliable anti-virus and anti-malware software and make sure you update it regularly. Secure your Smartphone or Tablet device using a passcode on the lock-screen. Setup remote tracking features such as 'Find My iPhone', if your device is lost or stolen you have the ability to either track the location of the device or erase the data stored on the device.
- 4. Be careful what you download.** While most games, tools and programs available on the Internet are harmless, there's a chance that a download may contain malware or spyware. To

stay safe, only download programs you authorize and are from trusted sources, and be sure to thoroughly scan them with your up-to-date anti-virus software before installing.

- 5. Beware of "phishing."** Phishing is an attempt by cyber criminals to pose as someone you know and trust, so that you'll reveal passwords and confidential information. The most common mode of phishing is through email, though it can also happen over the phone. And while some attempts at phishing seem like blatant scams, there are others that are much more subtle. For example, an official-looking email may ask you to reset your password or to confirm some personal information. The best way to avoid becoming a victim of phishing is to simply refuse to reveal any personal information in email or over the phone.

Staying safe online is a shared responsibility. You can be assured that at Nelson & District Credit Union, we'll do our part to keep you safe 24 hours a day, 7 days a week. By following these 5 tips, and immediately reporting any suspicious activity to the proper authorities, you can help ensure that your online banking experience with us is the way it should be: easy, convenient and built around you!

Helping the Bombers senior boys basketball team get to the provincials in Maple Ridge for the 2015 tourney.



*Sincerest Apologies,*

**Nelson & District**  
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We will **never** keep up with our **big** competitors and their steady increase in **service charges** and **bank fees**.

We've only changed our fees twice in the past 15 years! You'll just have to continue to accept our **low fees** and **great service** as-is.

**We're not a bank... we're so much better.**

**Bank locally today!**

## From The Desk Of The CEO - Doug Stoddart

I have recently been educated on a global issue impacting our senior population - Elder Abuse. The abuse comes in many forms, from physical and sexual to emotional and financial. I am proud to say that all your Credit Union employees will receive training to help recognize and identify elder abuse. The definition of elder financial abuse is "someone in a position of trust, who uses the elder's assets, for their own personal use." It could be a family member or a neighbour who the elder gives access to their banking information.

Your Credit Union is getting behind this issue and is working with the Nelson & District Senior's Co-ordinating Society to raise awareness of World Elder Abuse Awareness Day. The date is June 15th, and this year is the 10th Anniversary of this United Nations proclaimed day. I encourage everyone to wear something purple in your attire that day.

Recently, I participated in a World Council of Credit Unions board meeting in the Ukraine with community leaders and politicians. Many individuals in the Ukraine have family members outside the Ukraine trying to send them money. It is a challenge. I understand many people are giving cash to bus drivers to deliver to family members in the Ukraine. I also understand there is an underground route between France and Ukraine to deliver cash to families. As you can imagine, this is highly risky. The question is - what can Canada do to assist in the secure transfer of funds between individuals? I look forward to sharing the findings in a future report.

In addition, I had the privilege to attend a private mass conducted at Wawel Cathedral church in Krakow, Poland to honour the 5th anniversary of Lech Kaczynski's death. Lech Kaczynski was the leader of the Orange revolution in the early 1990's in Poland and the President of Poland, when he was killed in an airplane crash in Russia. Lech Kaczynski was considered the founder of the Polish credit union movement. After the mass we had a private ceremony at the tomb of the late President in Wawel Royal Castle. It was a very moving day.

## 2015 Director Elections



Andy Chute

On April 28, 2015 at our 64th Annual General Meeting at the Prestige Lakeside Resort in Nelson, the results of this year's director elections were announced.

There were three positions which needed to be filled due to the normal cycle of terms that come up for election each year. However, this year there was a fourth position due to a past vacancy not filled.



John Edwards

At the AGM, newly acclaimed Rossland representative area director Karina Farr was introduced while East Shore representative area director John Edwards was also re-elected by acclamation. Andy Chute was elected to serve as Nelson representative area director. All of these positions will each serve three-year terms. The vacant Rossland representative area director position received no nominations so Regina Day, former NDCU director, was recently appointed to that position by the board of directors.



Karina Farr

The board re-elected long-standing East Shore representative area Director John Edwards to the position of chair. Edwards is an East Shore resident and has 18 years experience on the board with three years as chair.



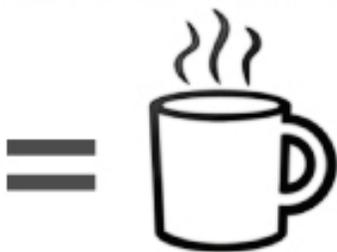
Regina Day

The board would like to acknowledge outgoing director Mark Martin (Rossland) for his six years of committed service.

We would like to thank all those who submitted their names to run in the election process. As well, we thank the membership for their participation by casting a ballot and letting their voice be heard.

Though this year's election has just been recently completed, it is not too early to start thinking about next year. If being a part of our board of directors is something that interests you, we encourage you to contact our Executive Assistant, Virginia Makaroff at 877.352.7207 or any one of our directors for more information.

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