

Security and Fraud Prevention

Online Security

Online account access is available to members only who log into UCFCU's Internet Banking. A Username and Password is required to access UCFCU's Internet Banking at all times. Your Username and Password are protected by a 128-bit encryption algorithm (the strongest commercially available) allowing you to conduct your financial transactions securely online.

To insure privacy of your information, all application and order information are located on a secure server. Currently supported browsers include Internet Explorer 7.0 or higher or Firefox 3.0 or higher.

Passwords

To protect our members we will frequently require our members to change their UCFCU password.

When creating passwords add more characters, avoid using your username, family name, spouse's name, maiden name, pet's name, birth date, phone number, cell number, birth date, street name, license plate, social security number or any easily-identifiable information. Don't use the same password for other websites.

It is highly recommended that all Internet users continue to change their passwords and clear the Internet cache and cookies on a frequent basis. Any saved passwords should be "unsaved".

Email

Do not send confidential or personal information such as an account number or social security number through unsecured email.

Verification of Identity

In order to open an account or to open new services we are required under the USA Patriot Act to verify a member's identity by obtaining the member's name, address of residence, mailing address, tax identification number, date of birth and a copy of a government issued photo identification. To conduct account transactions, in person or over the phone, we will ask for a valid form of identification and/or one or more security questions to which the answers have already been provided.