

Are your Internet Connections and Services Secure?

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All financial institutions — including credit unions — are targets for cyber crime. It's an unfortunate fact that, instead of decreasing, security threats are growing in number, complexity and viciousness.

Of course, your credit union wants to make sure that all of your members' records remain secure and confidential. But when the National Credit Union Administration (NCUA) requires it of you, that adds a special sense of urgency. According to the NCUA's *Regulation (Part) 748 Security Program, Report of Crime and Catastrophic Act and Bank Secrecy Act Compliance*, "Your credit union must ensure the security and confidentiality of your members' records. This includes protecting against unauthorized access and anticipated threats to the security and integrity of member information."

Most likely you've read, and implemented, these suggestions for your Web site:

- Use passwords of at least 6 characters with a combination of letters and numbers, and appropriate expiration intervals.
- Limit the number of failed logons a member can attempt.
- If you accept applications through your Web site, be sure that the application area and the transferring of data are secure.

Other suggestions that you might have followed, include these:

- Guard your network with virus protection software, firewalls, intrusion detection systems and other appropriate systems.
- Implement internal policies and procedures for handling e-mail, Internet transactions, and other technology, ecommerce and Internet-related activities.
- Identify key systems and assess them for security vulnerabilities.

Still, no credit union should rely just on security systems such as intrusion detection, anti-virus and firewalls for protection. Instead, all credit unions should perform routine, detailed vulnerability assessments and penetration testing of their networks. In short, test to make sure that **all** of your Internet connections are secure as you think they are.

After all, it's good to have a secure Web site and password-protected pages within that site. But security is not just for Web sites. Security is for **every single** connection that you have on the Internet.

That's why CU Village.com partnered with VIGILANTe to bring you SecureScan Perimeter™ — an affordable service that tests the security of all of your Internet connections. An easy-to-implement service, SecureScan Perimeter enables users to regularly conduct security vulnerability scans of their Internet connections.

In addition to testing networks for security weaknesses, the service also provides users with suggestions for correcting security shortfalls, which open the door to breaches by hackers.



With SecureScan Perimeter, your credit union can be confident that it's taking steps to protect your members' confidential information.

Isn't it good to know that the same company that you rely on for Web site development

and technology consulting also has a solution for the security issues facing credit unions today? Rely on CU Village to continue keeping on top of industry trends — and help your credit union leverage technology to help your members.

To license the VIGILANTe service or to learn more about it, contact your CU Village business consultant at (800) 262-6285 in Michigan or (800) 575-1820 Nationwide.

From all of us at CU Village.com...

*Happy Holidays & Best Wishes
for a Joyous New Year!*

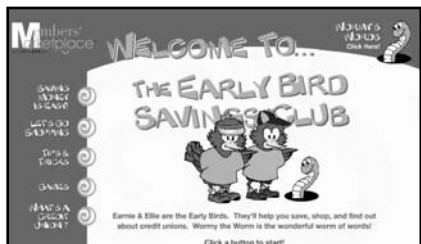
A Look Back at 2002

2002 was an exciting year for CU Village.com with new products and new partnerships. As with anything that CU Village does, developing these products and entering these partnerships were done with one thought in mind: helping you build member value through technology.

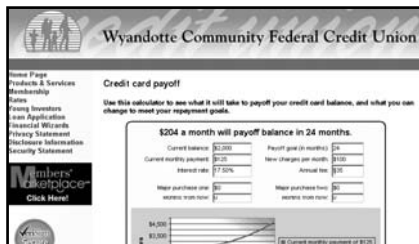
New Products

One of our prevailing goals for 2002 was to continually improve our two content management services, Members' Marketplace (for credit unions) and Credit Union Community (for leagues). To accomplish this goal, we added these new products:

- **Youth Module** - We updated the section of the Young Investors channel that is dedicated to children aged 7 - 10. The site is now more interactive and contains information and games related to credit unions, saving money, and spending money wisely.
- **Calculators** - In addition to the 12 financial calculators on Members' Marketplace, we now include 15 brand new calculators with every Members' Marketplace. These financial calculators will help your members make a variety of decisions from buying or leasing a car, saving for a specific goal, or paying off a mortgage.
- **Site Integration** - This feature realized its full potential this year. With site mimicking, we make Members' Marketplace look like your credit union's site. (We can also make Credit Union Community look just like a league's site.) With content streaming, we electronically pull content from our site and place it on yours. Finally, we updated our build-a-link suggestions to help you place text or graphical links from your site to ours.



Youth Module - Early Bird Savings Club



Calculators - Wyandotte CFCU



Site Integration - Novi Community CU

New Partnerships & Agreements



We entered into an agreement with Equifax Consumer Services Inc. to provide credit unions the ability to participate in the Equifax online affiliate program. Under the agreement, credit unions can offer members Equifax's quality online consumer credit services, including Equifax Credit WATCH™, Score POWER™ and Equifax Credit PROFILE™. These tools enable members to effectively manage and monitor their credit information to ensure fiscal fitness and guard against identity fraud.



We partnered with Governor Computer Products, one of Michigan's largest distributors of computer supplies, accessories, peripherals, printers and printer service, to offer CU Village members discounted group pricing on over 200,000 plus SKUs. This means that credit unions and leagues of any size can receive discount pricing that's usually available to only large corporations. To receive the CU Village group discount pricing, credit unions will need to register at www.governorcomputer.com/cuvillage. After registration, you will receive a username and password to gain access to the site.



We partnered with VIGILANTE to sell SecureScan Perimeter™ — an automated Internet security assessment service-to credit unions across the country. This award-winning and easy-to-implement service enables users to regularly conduct security vulnerability scans of their Internet connections. The service tests networks for security weaknesses, and it provides users with suggestions for correcting security shortfalls.

For additional information about any of these products or services, contact us at (800) 262-6285, Ext. 541 or e-mail dxc@cu-village.com.

CU Village.com® Products and Services:

- Web Development
- Content Management
- Multimedia & Graphic Design
- E-Business Services
- Technology Consulting

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