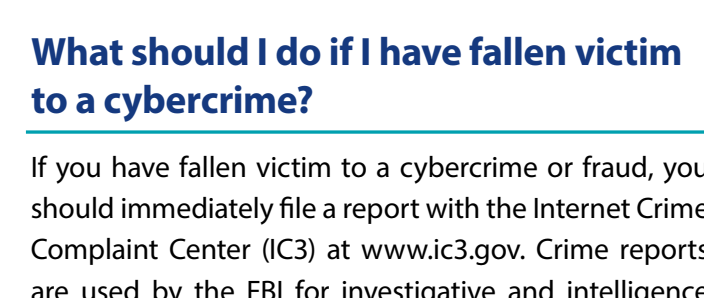


Stay Vigilant During Cybersecurity Awareness Month

Do you know the answers to these commonly asked cybersecurity related questions?

- What is cybersecurity?
- What is malware and ransomware?
- What is phishing?
- What should I do if I fall victim to a cybercrime?
- How can I avoid online attacks?

INSIDE: • How Much Do You Know About Cybersecurity?
 • Thank You for Voting Us BEST
 • Financial Protection for the Unexpected
 • Lift Up Literacy Book Drive



How Much Do You Know About Cybersecurity?

October is Cybersecurity Awareness Month, and SDCCU wants you to stay vigilant against cybersecurity threats! Scammers are getting sneakier so it's important to stay in the know about all things related to your online safety. Read on to learn more about commonly asked cybersecurity questions.

What is cybersecurity and why is it important?

Cybersecurity is the practice of protecting systems, networks and programs from digital attacks like theft, damage or unauthorized access. It's important to safeguard sensitive information so you don't fall victim to scams, viruses, malware or ransomware.

What's the difference between a virus, malware and ransomware?

Virus:
A type of software that can infect a computer or network and cause damage, such as corrupted or deleted files.

Malware:
A malicious software that gains unauthorized access to computer systems, compromising sensitive information that you may have stored on your computer or device.

Ransomware:
A nefarious software that encrypts files or computer systems and blocks access to a computer system until a sum of money is paid.

What is phishing?

Phishing is a type of cyberattack in which malicious actors employ deceptive emails or messages to deceive individuals into disclosing sensitive information like passwords or credit card numbers. Phishing is one of the most common forms of online fraud with over 1.76 billion phishing messages sent in 2023, according to Security Magazine.

What should I do if I have fallen victim to a cybercrime?

If you have fallen victim to a cybercrime or fraud, you should immediately file a report with the Internet Crime Complaint Center (IC3) at www.ic3.gov. Crime reports are used by the FBI for investigative and intelligence purposes. Rapid reporting of the crime can also help support the recovery of lost funds.

How can I avoid falling victim to online attacks?

- Update your software regularly. The older the software, the more vulnerable it becomes.
- Keep your systems up-to-date with the latest release of anti-virus software.
- Use unique, complex passwords for different accounts. Ex. i!0v3MyCr3d!TuN!0N!
- If an email looks suspicious, it probably is. Don't open it or click on any links.
- Implement two-factor authentication on your online accounts.
- Avoid connecting to public Wi-Fi in places like airports, shopping centers or hotels.
- Don't leave your computer unlocked when you walk away from it.
- Learn how to spot online scams.

For more information about how to maximize your online safety and how to avoid falling victim to scams, visit sdccu.com/scams. Additionally, register for our Financial Wellness Wednesdays Webinars to learn tips and tricks on how to avoid fraudsters at sdccu.com/fww.

THANK YOU SAN DIEGO!

25

YEARS IN A ROW BEST Credit Union

SAN DIEGO'S BEST
UNION-TRIBUNE READERS POLL 2024

AND BEST:

- ★ Auto Loan Provider
- ★ Financial Planner
- ★ Mortgage Provider
- ★ Place to Work

Financial Protection for the Unexpected

If you were to become disabled or involuntarily unemployed, would you be able to cover the cost of your outstanding loans?

Learn about Payment Protection by visiting sdccu.com/paymentprotection or by calling us at (877) 732-2848 ext. 3100.



Lift Up Literacy Book Drive

Now through October 31

Donate new or like-new books at any San Diego County SDCCU branch location to support literacy.

Learn more at sdccu.com/bookdrive

SDCCU in the Community

Financial Wellness Wednesdays
SDCCU is proud to host Financial Wellness Wednesdays. Join us for free webinars presented by SDCCU representatives on a variety of topics to help improve financial health.

- **Financial Planning Month** – In celebration of Financial Planning Month, SDCCU is presenting webinars focused on financial planning for various stages of life throughout October.
- **National Savings Day Webinar** – National Savings Day is on October 12! Celebrate early with us on October 9 by joining our Simple Ways to Slash Spending webinar. Learn easy ways to keep your budget on track so your savings can grow.
- **Cybersecurity Awareness Month Webinar** – Join us October 16 for our Cybersecurity Webinar featuring Cybersecurity Expert Jim Stickley.

The schedule and registration links for these events and more will be posted monthly at sdccu.com/fww.

Lift Up Literacy Book Drive – October
SDCCU is proud to partner with the San Diego County Library System to expand literacy throughout the county. Now through October 31, donate new or like-new books at any San Diego SDCCU branch location. For more information and a list of acceptable items, visit sdccu.com/bookdrive.

Presents for Paws – November
Help raise much-needed funds for animals in need by making a donation to benefit local animal shelters and rescues in Southern California. Beginning in November, you can donate at sdccu.com/paws or at any convenient SDCCU branch location.

SDCCU Classroom Heroes®
SDCCU is enhancing its Classroom Heroes program! SDCCU and the San Diego County Office of Education are honoring one local San Diego County teacher each month as a "SDCCU Classroom Hero" for the 2024-2025 school year, awarding them with a \$500 Visa® gift card and featuring their accomplishments on News8 on CBS and The CW.

SDCCU Furever Friends Adoption Program
SDCCU is thrilled to partner with Rancho Coastal Humane Society (RCHS) on a new program to help find loving homes for our furry friends. The Furever Friends adoption program highlights animals with special needs, seniors and long-term RCHS residents looking for a home. To learn more, visit sdccu.com/petadoption.

SDCCU Annual Meeting
SDCCU's annual meeting and volunteer board elections will be held in February 2025 at the San Diego County Credit Union Operations Center located at 6545 Sequence Drive in San Diego. The Nominating Committee will nominate directors and supervisory committee members by November 12, 2024; expressions of interest or nomination petitions must be received by this date.

To obtain additional information regarding elections procedures, qualifications, vacant positions and terms, write to San Diego County Credit Union, PO Box 261209, San Diego, CA 92196-1209. Attention: Nathan Schmidt, Executive Vice President, Chief Experience Officer and Digital Channels.

For more information on SDCCU's community support, visit sdccu.com/community.

SDCCU will be closed in observance of the following Federal Reserve holidays:

- Columbus Day – Monday, October 14
- Veterans Day – Monday, November 11
- Thanksgiving – Thursday, November 21
- Christmas Day – Wednesday, December 25
- New Year's Day – Wednesday, January 1

Compliments & Complaints
We welcome your feedback as we strive to provide you with exceptional service. Please send all compliments & complaints to PO Box 261209, Attn: Compliments & Complaints, San Diego, CA 92196-1209.

Visit sdccu.com for open branch locations and hours.

Membership required. For more information on products and services, visit us at sdccu.com. Equal Opportunity Employer

Important update to SDCCU GLBA Privacy Notice.

Attached is the updated SDCCU GLBA Privacy Notice that is included within the Account Disclosures and Agreement (ADAA). This notice goes into effect October 1, 2024 and supersedes any previous versions.

Federally insured by NCUA.

FACTS	WHAT DOES SAN DIEGO COUNTY CREDIT UNION® (SDCCU®) DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and Credit History • Account Balances and Account Transactions • Income and Employment Information When you are no longer our customer, we continue to share your information as described in this notice.	
How?	All financial companies need to share consumer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumer's personal information; the reasons SDCCU chooses to share; and whether you can limit this sharing.	
Reasons we can use and share your personal information	Does SDCCU share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus.	Yes	No
For our marketing purposes—to offer our products and services to you.	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes—information about your transactions and experiences.	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness.	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions?	Call (877) 732-2848 or go to sdccu.com	

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What we do	
How does SDCCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We limit employee access to personal information and we maintain strong physical, electronic, contractual and procedural safeguards.
How does SDCCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or show your Driver License • Apply for a loan or use your credit or debit card • Make deposits or withdrawals from your account We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

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Included with your September 2024 statements.