

## Have Trusted People Help You Monitor the Accounts, Loans, Products & Services with Us



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**A trusted person as an owner can help you protect against losses due to health issues and emergencies.**

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While we may conduct routine verifications to assure actions and transactions on accounts, loans, products and services are conducted correctly, we generally do not have the background information on or reasons why you conduct transactions or actions. We also do not know your relationship with other people on the accounts, loans, products or services you have with us, the people you do business with, your health status or circumstances you may be experiencing. **2.i.**

An important option you have to protect yourself against fraud or losses, is to place trusted family members, friends or professionals as *owners* on the accounts, loans, products and services you have with us to monitor the actions and transactions on these products and services. While an owner has withdrawal and survivorship rights to the funds in accounts, a person **you trust** should respect 1. your request to monitor information about the accounts, products and services with us, and 2. your withdrawal and survivorship wishes. This person can then notify you or your family members if she/he detects any potential fraud or abuse of any products and services. You may also have *more than* one owner for the added protection of multiple trusted owners monitoring the accounts, loans, products or services with us. To be certain that placing a trusted person as an owner on accounts with us is a good solution for you, you **should consult** with your own professional (an attorney, CPA or estate planner) before placing any person on accounts with us. For more details about owners, please refer to Provision 4.b. of our MSA Part 2, which is available on our website or by calling us at the number above.

If you need assistance with designating an owner who can help you protect the accounts, loans, products and services you have with us against potential fraud or losses, just ask us any time we are open for business!

Thank you for being a member of our credit union. We greatly appreciate it and you!



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**Questions? Contact us anytime we're open for business!**