

# Granite Hills Update

Granite Hills Credit Union News

[www.granitehills.org](http://www.granitehills.org)

Winter 2007

## Happy Holidays

As we approach the end of the year, we pause to reflect on the past and look forward to the future.

At Granite Hills Credit Union, we are proud of the work we have accomplished in the past year and are pleased to be the hometown financial institution of choice for so many in our community.

We are committed to providing our members with multiple options for managing their finances. Our outstanding financial team enjoys working with our members, one-on-one, to find the right products and services to suit their individual needs.

In the past year we supported numerous local organizations through volunteering or financial contributions, including the Barre Partnership, Central Vermont Medical Center, Barre Rotary Club, Vermont Foodbank, Barre Blades, Lost Nation Theatre, Barre Opera House, Prevent Child Abuse Vermont, Barre City Police, Project Independence, Central Vermont Warriors, Central Vermont Skating, Green Mountain United Way, and more.



**We thank our members for their continued patronage, and wish all of you a joyful holiday season and the very best for the coming new year.**

### Introducing CUDL - a better way to buy a car

Go to [www.granitehills.org](http://www.granitehills.org) and click the link to CUDL AutoSMART- and do your auto shopping for new or used autos at home before you even visit the dealership.

The program allows you to “build-out” a new vehicle, with all the options you want, and send this request to up to three dealerships in our area. These dealerships will then contact you within 24 hours with pricing and availability.

Get pre-approved by us before you visit the dealer, and have even more negotiating power. CUDL AutoSMART also contains tips and advice, credit information, Kelley Blue Book links, and more.



Matthew Smith was presented a check for \$500 from CEO Susan Poczobut - the grand prize for the Debit Card “Sign to Win” contest. The \$75 winner was Tonya Madison. And thanks to everyone who participated in our online survey. The winner of the IPOD was Barbara Brooke.

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ANYONE WHO LIVES OR WORKS IN WASHINGTON OR ORANGE COUNTIES.

## Annual Meeting

Our Annual Meeting will be held on Tuesday, March 13, 2007 at 5 pm in the National Life building in Montpelier.

There will be a short presentation, light refreshments, and giveaways. This year, instead of many small door prizes, we will have only three raffle prizes: a chance to win \$50, \$100, or \$150.

You must be at the meeting to win; one prize per person. All cash prizes and awards, and the fair market value of all noncash prizes and awards, are taxable as ordinary income and are the winner's sole responsibility.

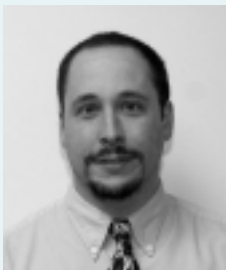
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## New Employees

Please welcome our new Financial Services Officers:



Sloan Goodall was the former Branch Manager and Senior Member Service Representative for Vermont State Employees Credit Union. Sloan will be serving our Barre office.



Scott Spencer was Marketing Manager at Fletcher/CSI, and previously employed at Chittenden Bank as Assistant Branch Manager and Loan Officer. Scott will be serving our Montpelier office.

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## 2007 Credit Union Holiday Closings

**New Year's Day** - Monday, 1/1/2007  
**Luther King Day** - Monday, 1/15/2007  
**Presidents' Day** - Monday, 2/19/2007  
**Memorial Day** - Monday, 5/28/2007  
**Independence Day** - Wed., 7/4/2007  
**Labor Day** - Monday, 9/3/2007  
**Columbus Day** - Monday, 10/8/2007  
**Veteran's Day** - Monday, 11/12/2007  
**Thanksgiving Day** Thurs., 11/22/2007  
**Christmas** - Tuesday, 12/25/2007

## Important Online Banking changes to keep you safer

Due to new regulations, every financial institution that provides online access to customers has been required to add additional protective functions to their websites this year. Granite Hills Credit Union has initiated Flex Teller Multi-Factor Authentication to our Online Banking program. This confirms *to you* that you are accessing Granite Hills Credit Union's actual site and helps us confirm that you are the authorized person to be accessing the account. This helps to prevent unauthorized people from accessing your account.

You may establish your new authentication during the initial enrollment period. Or, during this period, you can by-pass it until you have more time. However, after the initial enrollment period ends, members will have to complete the process before they gain access to their accounts. Enrolling only takes a couple of minutes.

Here is how it works: You will log in as you always do - then will see a screen similar to this:

A screenshot of a web form for graphical word authentication. It features four input fields: a top field containing 'TeSt1', a field labeled 'Graphical Word:' containing 'Yourword', a 'Preview' button, and a field labeled 'Confirmation Word:' containing 'Shoes345'.

You will be asked to personalize a computer graphic by providing a word which will be embedded into your graphic. The example above shows "Test1." **You need to select any word you like; however, do not choose "Test1"** or a word that is easily identifiable with you such as your dog's name or your initials. It is better to choose an odd word plus numbers.

This graphical word will help to give you assurance that you are communicating with our Granite Hills Online Banking site.

The enrollment process will then ask that you provide a **confirmation word** as further proof of your identity. ***This is a different word than the graphical word.*** In the example above, the word the individual chose was "Shoes345."

Once the enrollment has been completed, log back into online banking. Be sure that you see your personalized graphic; enter the graphical word and the confirmation word. **Each time you log into Online Banking you will need to enter your password, your graphical word, and your confirmation word.**

An alternative to typing in this information each time you log in is to check the button when you sign in that says "Register my PC." It will place an encrypted "cookie" on your hard drive.

You can register your computer to provide a direct authentication process. You can also register different computers that you use in your day-to-day activity. And a single PC can be registered for different users that have access to it.

Our system will ask for new passwords approximately every six months. Or if you wish to change the passwords, please call us for assistance.