

Attention: MemberDirect Banking Clients  
**Security Warning regarding Mint**

Mint is a new online personal financial management service that allows users to compare financial products to find better alternatives; to provide product recommendations (i.e. credit card with a lower rate) and is designed as a “one-stop solution for users’ financial planning needs”.

It’s an attractive option, since it has user-friendly interfaces; features text alerts and mobile applications. But it also has the potential to place your deposits at serious risk.

Mint is designed to be your primary source of financial information and advice. It’s designed to enable you to check all account activity, thereby reducing visits to the Crossroads Credit Union website and seeing marketing and other communications on our site.

In order to utilize Mint, you would need to provide them with your login credentials.

By supplying your username and password to Mint, you will be violating the Member Services Agreement you signed to utilize MemberDirect, and this can have serious consequences. For example, if a fraudulent transaction occurs through the utilization of Mint, you may not be re-imbursed because the deposit guarantee may have been voided.

Security best practices recommends minimal sharing of account information and passwords. Crossroads therefore strongly recommends against the utilization of Mint.

If you have any questions about Mint or any other security issues please contact Crossroads Credit Union.