**Ukraine Conflict Talking Points for Credit Unions**

**External Member-Facing Communications**

* We understand the seriousness of the situation in Ukraine and the security concerns it has raised in Maine, across the country and globally.
* While we hope the military escalation ends swiftly and peacefully, it is important to reassure members that their money is safe and secure at a Maine credit union during this crisis.

Key Points:

* + The safest place for your money is in your credit union account. There is no risk to keeping money in a credit union account. However, there are many risks to having cash in hand.
  + Our credit unions are strong and can withstand this type of global crisis, just as they did at the start of the pandemic.
  + All credit union deposits are insured up to $250,000 per account through the National Credit Union Association (NCUA). This insurance is the same that banks have with the FDIC.
  + When it comes to keeping your money safe, we’re here for you.
* It is also important to remind members to be extra vigilant with their finances. Fraud and scams tend to escalate during times like these. Credit unions can help evaluate offers for financial services and requests to help members determine which ones are legitimate.

Key Points:

* Your credit union has your best interests in mind and is here to help you.
* Always think before you click to avoid fraud and scams.
* Your money is safe, and your accounts are accessible at your credit union.
* This is a rapidly evolving situation and helping members through emergencies and crises like these are what credit unions do best.

**Internal Communications**

* The U.S. Department of Homeland Security’s Cybersecurity and Infrastructure Security Agency (CISA) issued two alerts addressing risks [from Russian State-Sponsored cyber threats](https://www.cisa.gov/uscert/sites/default/files/publications/AA22-011A_Joint_CSA_Understanding_and_Mitigating%20_Russian_Cyber_Threats_to_US_Critical_Infrastructure_TLP-WHITE_01-10-22_v1.pdf) and highlighting recent malicious cyber incidents suffered by public and private entities in Ukraine.
* NCUA, along with CISA, the FBI and the National Security Agency encourage credit unions and their cybersecurity teams to adopt a heightened state of awareness and to conduct proactive threat hunting.
* The NCUA recently created the [Automated Cybersecurity Evaluation Toolbox (ACET)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAxMjguNTI1NTI3MTEiLCJ1cmwiOiJodHRwczovL3d3dy5uY3VhLmdvdi9yZWd1bGF0aW9uLXN1cGVydmlzaW9uL3JlZ3VsYXRvcnktY29tcGxpYW5jZS1yZXNvdXJjZXMvY3liZXJzZWN1cml0eS1yZXNvdXJjZXMvYWNldC1hbmQtb3RoZXItYXNzZXNzbWVudC10b29scz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9TkNVQWdvdmRlbGl2ZXJ5In0.S0GKvz4KazFFNTM4JwI6tgz8hW7_KmH5sLMrPC13RiA/s/1807381950/br/125827657386-l) for federally insured credit unions to evaluate their cybersecurity posture. For more information, please visit the [NCUA’s cybersecurity resources website](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAxMjguNTI1NTI3MTEiLCJ1cmwiOiJodHRwczovL3d3dy5uY3VhLmdvdi9yZWd1bGF0aW9uLXN1cGVydmlzaW9uL3JlZ3VsYXRvcnktY29tcGxpYW5jZS1yZXNvdXJjZXMvY3liZXJzZWN1cml0eS1yZXNvdXJjZXM_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPU5DVUFnb3ZkZWxpdmVyeSJ9.R5wEOB3ECJmtY20Pc4e_ha9AJZNx068Fcge8XHcMoU4/s/1807381950/br/125827657386-l).
* Credit unions that experience a cyber incident should contact the League immediately, as well as the FBI’s 24/7 Cyber Watch at 855-292-3937 or by e-mail at [CyWatch@fbi.gov](mailto:CyWatch@fbi.gov).