

Protect Yourself Against Identity Theft

Helpful Information From Your Local Credit Unions

More and more news reports are revealing how criminals are busy developing new scams to target unsuspecting individuals. The best way to protect yourself against fraud is to be an educated consumer.

Useful web sites

www.idtheft.org
www.consumer.gov/idtheft
www.cuna.org/initiatives/idtheft.html



Protect Yourself from ID Theft

1. Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done.
2. Don't carry your Social Security Number; leave it in a secure place.
3. Guard your mail and trash from theft:
Deposit outgoing mail in post office collection boxes rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home, call the U.S. Postal Service to request a vacation hold. Shred your charge receipts, credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards and credit offers you get in the mail.
4. Carry only the identification, credit and debit cards that you actually need.
5. Protect your credit card, bank and phone accounts with passwords.
6. Ask about information security procedures in your workplace or at businesses, doctor's offices or other institutions that collect personally identifying information from you.
7. Give your Social Security Number only when absolutely necessary. Ask to use other types of identifiers when possible.
8. Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.
9. Be wary of scams. Identity thieves may use phony offers to get you to give them your personal information. Your financial institution will never call or email to ask you for personal information.
10. Keep your purse or wallet in a safe place at work, as well as any copies you may keep of administrative forms that contain sensitive personal information.



District 6
Federal Credit Union

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FEDERAL CREDIT UNION

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Quality, Convenient, & Knowledgeable Service



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