

CREDIT REPORTING BUREAUS

Free credit reports are only available through www.annualcreditreport.com. However, you can contact the credit reporting bureaus at any time to place a fraud alert or purchase a credit report.

Equifax (www.equifax.com)

Place a fraud alert: 1-888-766-0008

Order a credit report: 1-800-685-1111

Experian (www.experian.com)

Place a fraud alert: 1-888-397-3742

Order a credit report: 1-888-397-3742

TransUnion (www.transunion.com)

Place a fraud alert: 1-800-680-7289

Order a credit report: 1-877-322-8228

If you have any questions or concerns about protecting your financial identity, come in and visit your credit union.



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SF64-807

PROTECTING YOURSELF FROM IDENTITY THEFT



**Tips, information,
resources and contacts**

PROTECT YOURSELF FROM IDENTITY THEFT

Each year, millions of American consumers have their identities stolen by criminals who use a victim's identifying information to commit financial fraud. To safeguard your information and your accounts, your credit union uses stringent privacy policies and electronic safeguards such as firewalls, multi-factor authentication and encryption. But for maximum protection against identity theft, you should be aware of how identity thieves operate and exercise caution in your daily life before revealing private information to anyone.

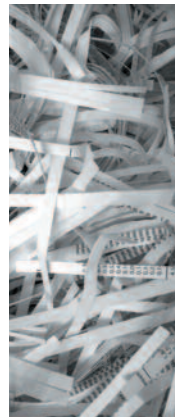
HOW IDENTITY THIEVES CONTACT YOU

Identity thieves use virtually any method they can to trick you into revealing private information. Here are the most popular methods they use:

- Phone calls asking for information such as your Social Security number, your credit card number or the three-digit security code on the back of your credit card
- Standard mail such as pre-approved credit card offers containing your name and address
- Electronic mail with logos and names that appear realistic
- Fake Web sites that mimic real financial institutions' Web sites or social networking Web sites that contain identifying information about individuals
- Instant messages and text messages requiring you to call a toll-free number to "confirm," "verify," or "update" your information

WARNING SIGNS OF IDENTITY THEFT

- Regular bills and account statements fail to reach you on time
- Your bills include unauthorized accounts or expenses
- New accounts that you haven't opened appear on your credit report
- Checks are missing from your checkbook
- You are turned down for a loan, credit card, mortgage or other type of credit because of unexplained debts on your credit report
- Collection agencies contact you about debts you didn't incur



USE SAFETY PRECAUTIONS TO GUARD YOUR INFORMATION

The methods that identity thieves use can be very convincing. To ensure that your private information remains as secure as possible, use these safety precautions:

- Do not give out financial information such as checking account, credit card or Social Security numbers unless you know and trust the person to whom you're providing the information.
- Report lost or stolen checks immediately to your credit union or to the payor if the check was given to you.
- Immediately notify your credit union of unsolicited, suspicious phone calls, e-mails or other attempts to contact you, asking you to "confirm," "verify," or "update" account information.
- Guard your ATM card, Personal Identification Number (PIN) and ATM receipts.
- Shred credit card offers or other papers containing your name, address or other identifying information.
- Keep birth certificates, account statements and other similar information in a secure area.

- Put any mail containing checks, deposits or sensitive information into a secure, official postal service collection box.
- If you post your profile on social networking sites, keep the information you reveal as general as possible.
- Look for security icons (unbroken keys or closed padlocks) and the letter "s" after the "http" in a Web site address when you use online banking or online bill payment services.
- Check your credit report regularly. By law, you are entitled to one FREE credit report each year from each of the major credit reporting bureaus: Experian, Equifax and TransUnion. To learn how to obtain your free credit report, see the box below.

HOW TO OBTAIN A FREE CREDIT REPORT:

Visit www.annualcreditreport.com

Or call 1-877-322-8228

For more information, go to

www.ftc.gov/bcp/online/pubs/credit/freereports.pdf