

Fraud Prevention Guide

SAFEGUARD YOUR FINANCES AND YOUR PERSONAL INFORMATION. VIGILANCE IS KEY, AND THESE TIPS WILL HELP YOU STAY PROTECTED.

KEEP YOUR MAIL SAFE

- Collect your mail promptly from your mailbox.
- Ask the post office to hold your mail while you are away from home.
- Mail all correspondence with personal/financial information from the post office or a secure public mailbox.
- Opt out of paper statements and enroll in [SECU e-statements](#).

STAY SAFE ONLINE

- Do not send personal information via email, such as your credit card number.
- Make sure you are on a trusted secure website before you provide personal information online. The safe address contains “https” (instead of just “http”), and the website often has a padlock icon.
- Use complex passwords that contain letters, numbers, and symbols.
- Install firewall and anti-virus software on your computer and keep them updated.
- Do not access your accounts or conduct financial transactions from a public computer or while using public wi-fi.

OUT OF SIGHT, OUT OF MIND

- Do not leave your personal information in areas where others can access your records.
- Memorize or securely store your PINs and passwords. Do not leave them in your wallet or on your desk.
- Shred or destroy financial solicitations, credit card applications, credit card receipts, ATM receipts, etc.

KNOW YOUR AUDIENCE

- Avoid providing personal information in public, on the phone, or by e-mail unless you initiate the contact.
- Beware of imposters. Verify the individual’s identity.

CREDIT CARDS/REWARDS CARDS

- Safely store a list of your credit card account numbers and phone numbers for reporting lost or stolen cards.
- Report lost or stolen cards immediately.
- Sign your credit cards in permanent ink as soon as you receive them.
- If you applied for credit, watch for the arrival of the new card. Contact the creditor immediately if you do not receive the card within the expected time frame.
- Do not keep grocery or department store rewards cards on your keychain. These cards may contain your personal information.

PROACTIVE STEPS

- Place a security freeze on your credit report with all three credit bureaus to prevent a thief from opening a new account or obtaining credit in your name. If you apply for credit while the freeze is active, contact the credit bureaus to temporarily release the freeze.

MONITOR YOUR INFORMATION

- Notify companies immediately if you do not receive your financial statements within the appropriate time frame.
- Review your financial statements regularly and report any discrepancies immediately.

Request your free annual credit report from the three major credit bureaus via www.annualcreditreport.com or (877) 322-8228. Stagger the reports every four months to receive reviews throughout the year.



At SECU, we’re dedicated to ensuring you have the tools and resources you need to meet your goals. Visit your local branch Monday through Friday, 8:30 a.m. to 5:30 p.m., or call our Member Services Support at (888) 732-8562.

