



## FIGHT BACK AGAINST ID THEFT

Identity theft takes place when someone assumes your financial identity using your personal information. Thieves may use this information to apply for a fraudulent loan or credit card, make purchases online, and even file bankruptcy. Identity thieves can get victims' information in a number of ways. They may:

- Find it in your trash.
- “Skim” (read information enclosed on) your credit or debit card with a special electronic device.
- Steal your purse, wallet, mail, or trash.
- Get information from you by posing as a legitimate business representative.
- Send a “phishing” email requesting your account information.
- Snoop through your house, even as an invited guest.



### PROTECT YOURSELF

In addition to the security measures CEFCU® provides, it is important for you to know how to safeguard your identity. These tools from CEFCU can help:

- CEFCU On-Line® banking — Track your CEFCU accounts anytime or anywhere.
- CEFCU Bill Pay — Pay bills online, instead of by mail.

- [Cefcu.com/security](https://cefcu.com/security) — Keep up-to-date on ways to fight fraud.
- Use eStatements instead of receiving paper statements by mail.

It's also a good idea to review your credit report each year. Request your free report at [annualcreditreport.com](https://annualcreditreport.com), or call 1.877.322.8228.

**Identity thieves may try to obtain your personal information through a variety of ways. These tips can help you protect yourself.**

### MAIL

- Protect your mail by retrieving quickly, and send only through secure locations, such as a lock box.
- Opt out of preapproved credit card offers at [1.888.5OPTOUT](https://1.888.5OPTOUT) or [optoutprescreen.com](https://optoutprescreen.com).
- Make sure you receive your bills and financial statements each month and review them immediately.
- eStatements or eBills are a way you can avoid identity theft.

### IDENTIFICATION INFORMATION

- Store papers with personal information (such as birth certificates or Social Security cards) in a secure place. Don't carry them with you unless necessary.
- Shred unneeded papers that have personal information.
- Do not include your Social Security number, date of birth, or driver's license number on checks.
- Beware of people looking over your shoulder, especially at an ATM.
- Never reveal account user IDs or passwords, personal identification numbers (PINs), or other personal information to anyone.

### PHONE

- Avoid revealing personal information in public, such as when talking on a phone or when others are present.

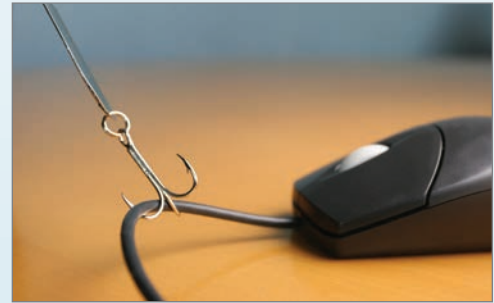
- Only reveal personal information by phone if you made the call using a known number verified through a trusted source, like a phone book.
- Be suspicious of unsolicited phone calls or text messages, including those supposedly from:
  - “Card Services” to upgrade your card and/or lower your rate.
  - Scam artists posing as IRS agents, asking you to “verify” information by phone or email.

## EMAIL / ONLINE TRANSACTIONS

- Do not open emails or attachments unless you know who sent them.
- Type a known Web address into your browser rather than following email links.
- Use and update email filters, firewalls, and anti-virus software.
- Be careful about giving anyone electronic access to financial accounts.
- Read a company’s Privacy Policy before doing business on the Web.
- Complete online business only at known, secure sites, and look for the “lock” icon in your browser’s status bar.
- Unplug your Internet connection when not in use.
- Create secure passwords and change them periodically.
- Never reveal passwords and do not record them.
- Never use the same password for all of your accounts.

## GONE PHISHING

You have probably received an email — in fact, quite a few — “phishing” for personal information, including your account number, card number, or personal identification number (PIN). “Phishers” copy trusted company and government websites, using logos and layout to make messages look legitimate.



Don’t be fooled! Never reveal your account number, card number, PIN, or other personal information. Fraudulent emails can be identified in a number of ways. Be wary if they:

- Ask for personal information.
- Promise something too good to be true.
- Request information immediately, use the word “urgent,” or threaten action.

***CEFCU does not ask for account information by email.***

If you receive an email which appears to be from CEFCU and requests you verify or update information, do not respond to it. Instead, call CEFCU at 1.800.633.7077. CEFCU will never request personal information, such as an account number, via email.

Have questions? Visit a CEFCU Member Center or call 1.800.633.7077. Or, visit [cefcu.com](http://cefcu.com).



## IF IT HAPPENS TO YOU...

If you are a victim of identity theft, take the following steps immediately.

- Call CEFCU at 1.800.633.7077.
- Contact your local police department.
- File a complaint with the FTC online at [ftc.gov/ftc/cmplanding.shtm](http://ftc.gov/ftc/cmplanding.shtm) or by phone at 1.877.IDTHEFT.

### *You should also:*

- Close accounts opened fraudulently or tampered with first by phone, then in writing.
- Review credit reports carefully.
- Place a fraud alert on credit reports.
- Change user IDs and passwords for online accounts.
- Notify your Internet Service Provider.
- Contact agencies that have issued identification, such as a driver's license or Social Security card.



## GO TO THE SOURCE

For more information on how you can fight identity thieves, visit [cefcu.com/security](http://cefcu.com/security).

You also may want to check these other resources:

- **Federal Trade Commission**  
[ftc.gov/idtheft](http://ftc.gov/idtheft) or 1.877.IDTHEFT
- **Internet Crime Complaint Center**  
[ic3.gov](http://ic3.gov)
- **Better Business Bureau**  
[bbbonline.org/idtheft/](http://bbbonline.org/idtheft/)
- **Anti-Phishing Working Group**  
[antiphishing.org](http://antiphishing.org)
- **Identity Theft Resource Center**  
[idtheftcenter.org](http://idtheftcenter.org)
- **Privacy Rights Clearinghouse**  
[privacyrights.org/identity.htm](http://privacyrights.org/identity.htm)
- **BalanceTrack®**  
[balancetrack.org](http://balancetrack.org)
- **Credit Bureaus**  
Equifax®: [equifax.com](http://equifax.com) – 1.800.525.6285  
Experian®: [experian.com](http://experian.com) – 1.888.397.3742  
TransUnion®: [transunion.com](http://transunion.com) – 1.800.680.7289



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