



PREVENT IDENTITY THEFT

Take these steps to protect yourself from identity theft:

- Secure your Social Security Number (SSN). Don't carry your Social Security card in your wallet or purse and only give out your SSN when absolutely necessary.
- **Never** respond to any unsolicited requests for personal information (name, birthdate, SSN, or bank account number) by phone, email, or online.
- Collect your mail promptly and place a hold on your mail when you are away from home for several days.
- Check for fraudulent card-skimming devices attached at ATM machines and other payment processing terminals (ex: gas pump). Don't use the machine if anything appears unusual.
- Pay attention to your billing cycles. If bills or financial statements don't arrive as expected, contact the company immediately.
- Enable the security features on mobile devices, especially if you have contacts, banking websites and applications saved.
- Only shop online using secure WiFi, with online retailers you trust, and at websites with "https" in the address bar to ensure it's a secure (encrypted) site.
- Review your credit card and bank account statements monthly, promptly compare receipts with account statements, and watch for any unauthorized transactions.
- Shred receipts, credit offers, account statements and expired credit cards to prevent "dumpster divers" from accessing your personal information.
- Store personal information in a safe and secure place, even at home. Install firewalls and virus-detection software on your home computer.
- Create complex passwords that identity thieves cannot guess easily. Consider using a password manager service and change your passwords if a company you do business with has a breach of its databases.
- Review your credit report at least once a year to be certain it doesn't include accounts that you have not opened. You can order it for free at www.annualcreditreport.com.
- Consider "freezing" your credit files with Equifax, Experian, and TransUnion for free. This action prevents someone from using your personal information to open a new (and fraudulent) credit account or receive utility services.

The UMCU Financial Wellness program is here to support you at each step of your financial journey. Workshops (both in-person and online) and individual financial counseling performed by certified staff are available for members and can provide important guidance on money management matters.

Visit UMCU.ORG to learn more!