

## Protect Your Financial ID

It only takes a few seconds to become a victim of financial fraud. But it often takes months to recover.

Armed with discarded credit card receipts, checks, or deposit slips, today's crooks are making unauthorized transactions from victims' accounts, and even opening new--fraudulent--credit card and checking accounts.

There are steps you can take to prevent your identity from theft.

- \* Examine all your financial statements. Promptly reconcile your monthly share draft account statement. Save check stubs and credit, debit, and ATM (automated teller machine) receipts. Report discrepancies between your records and monthly statements to the appropriate company. Check credit bureau reports at least once a year.
- \* Limit the paper trail. Store receipts and share draft carbons in a safe place. Or rip them up, especially areas where account numbers are visible. Destroy blank checks from closed-out accounts and expired or unused credit cards. And tear up any credit card receipt carbons.
- \* Guard your purse or wallet. Thieves often target unoccupied vehicles, unlocked office drawers, and health club locker rooms.
- \* Protect your personal identification number (PIN). Never keep your ATM PIN in the same place as your card.
- \* Beware of phone scams. Never give your PIN or any other personal financial information to an unknown caller.
- \* Check your mail. If you haven't received mail for a few days, you may be the victim of mail diversion fraud. This scam involves a crook forging an individual's signature on a change-of-address form to divert your mail and obtain financial information. If you suspect your address has been changed without your permission, contact the post office.
- \* Track financial statements. Find out when financial statements and plastic cards are due to arrive. If they're late, contact your credit union or appropriate issuer.
- \* Protect yourself online. New technology allows online vendors to assure customers reasonable security from online theft. If you doubt the security of the vendor, order the items over the telephone.
- \* Visit the Federal Trade Commission identity theft Web site ([ftc.gov/bcp/edu/microsites/idtheft/](http://ftc.gov/bcp/edu/microsites/idtheft/)) to view a copy of its publication, "Id Theft: When Bad Things Happen To Your Good Name."

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