

## Account Security & Protecting Personal Information

Do not give any personal information over the phone to an unfamiliar company. This includes not only your credit card numbers, but also the credit card expiration date, your social security number, driver's license number and bank account numbers. Even if you are told it is only for "identification" or "verification", this information is not needed and can be used for unauthorized credit card charges or bank account debits. Unless you are actually making a purchase with a credit or debit card never give out the three digit CVV number from the back of the card. This information would not be needed by the Credit Union or anyone else for any other reason. Never give out information to an unsolicited e-mail.

Tips to protect information:

- Before revealing any personal information, find out how it will be used and whether it will be shared with others.
- Review financial accounts and billing statements regularly, looking for charges you did not make. Contact your financial institution immediately if you do not recognize any of the charges.
- Pay attention to your billing cycles. Contact your creditors immediately if your bill doesn't show up on time.
- Minimize the number of credit cards you carry; only carry the ones you need.
- Do not put social security numbers on your checks or drivers license. Use another identification number if allowed.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office.
- Keep items with personal information in a safe place. To thwart an identity thief who may pick through your trash to capture your personal information, you should tear or shred your charge receipts, copies of credit applications, insurance forms, bank checks and statements that you are discarding, and expired charge cards and credit offers you get in the mail.
- Don't carry your SSN card; leave it in a secure place. Give out your SSN only when absolutely necessary. Ask to use other forms of identification when possible.
- Put passwords on your all your accounts, including your credit card account, and your bank and phone accounts. Avoid using easily available information — like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number — or obvious choices, like a series of consecutive numbers or your hometown football team.

-Order a copy of your credit report from each of the three major credit reporting agencies- Equifax, Experian and Trans Union - every year. Make sure it is accurate and includes only those activities you've authorized.

Q: How do I order my free credit report?

A: The three nationwide consumer reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report. To order, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. You may also complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.