



FINANCIAL HEALTH FCU

IDENTITY THEFT ALERT

SIX WAYS TO PROTECT YOUR IDENTITY

ON THE TELEPHONE: Be suspicious of unknown callers trying to sell you things or claiming you have been selected to receive a free gift or vacation and asking for your account number, card number or social security number to “verify” your eligibility. **WHAT TO DO:** Never give the requested information. Hang up immediately. Contact us and report what happened, especially if you gave the caller your card number or any personal information.

ON E-MAIL: Even if the logo looks legitimate, the credit union would never ask you to reply to an e-mail with your account number or card number. **WHAT TO DO:** Delete the e-mail. Do not respond. Contact us and report the scam. Don’t ever believe you’ve won a million dollars in a foreign lottery either. If it sounds too good to be true, it is!!!

IN REGULAR MAIL: If you receive a check in the mail that you’ve been chosen to be a secret shopper, don’t believe it. The check will bounce. You will be asked to wire money somewhere. **WHAT TO DO:** Keep the letter. Bring it to us to check out. Contact the Indiana Attorney General to report it.

ON THE INTERNET: Only shop at trustworthy merchants whom YOU have initiated contact with. If you click on a link you received in an e-mail, do not use a credit or debit card there. It could be a scam to get your card number. **WHAT TO DO:** If you DO use your card in this manner and realize your mistake, contact us immediately and give us the details so we can take appropriate action to protect your identity and your money.

AT RETAIL STORES: Do business with companies you trust. Except in restaurants where you may not have a choice, be wary if the sales clerk wants to walk off with your card. Get your receipt and keep it until you have verified the amount against your statement. **WHAT TO DO:** If you are suspicious that your card number may have been compromised, contact us immediately and give us the details.

AT HOME: Keep important papers which contain your personal information in a secure place. Do not throw bills, statements, or credit card solicitations in the trash unless they have been shredded. **WHAT TO DO:** If your home is burglarized and you have any fear that your identity has been jeopardized, contact us immediately.

SOURCES OF INFORMATION ABOUT IDENTITY THEFT:

www.ftc.gov/idtheft

www.indianaconsumer.com

www.annualcreditreport.com

TO REPORT IDENTITY THEFT:

www.consumer.gov/idtheft

www.equifax.com

www.experian.com

www.transunion.com

If you think you have been a victim of ID theft, reporting it to one of the three credit bureaus should be sufficient. They will share that information. Contact us too, of course, and we will help you through the process.

Contact us at: (317) 963-1199 OR www.FHealthFCU.org