

- **Deposit** outgoing mail – especially if it contains checks, deposits or sensitive information – directly into post office boxes, not in your own mailbox. If you are going on vacation, place a delivery hold on your mail.
- **Carry** a minimum number of ID and credit cards. Don't carry your Social Security card, PIN numbers or passwords in your wallet or purse. Make copies of all items maintained in your purse or wallet.
- **Carry and destroy** any credit cards that you don't need or use. View your credit report at least once a year. You can get a free copy by visiting www.annualcreditreport.com.

WHERE TO TURN FOR HELP

Always be sure to contact your credit union or affected financial institution immediately if you learn you have been a victim of account fraud. In most cases, this will limit or eliminate the amount for which you might otherwise be liable on your loss.

Additional information about fraud is available from:

- The National Check Fraud Center at www.ckfraud.org or 1-843-571-2143

- The U.S. government's central Web site on **Identity Theft** at www.consumer.gov/idtheft
- **Card Cops**, a fraud prevention group, which has on its Web site (www.cardcops.com) a free service that may alert you to the possibility that your credit card number is about to be used for fraudulent purposes. (Note: Our mention of this private service is not an endorsement by NAFCU.)



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PREVENTING ACCOUNT FRAUD

What You Can Do To Avoid Being A Victim



THE MANY FORMS OF ACCOUNT FRAUD

Account fraud is one of the fastest growing crimes in the nation. Your credit union has safeguards to help prevent and detect account fraud, but it is your knowledge, awareness and alertness that are the first and most important lines of defense.

Account fraud can occur in many ways. Some examples are:

- **Checking Account Fraud**
- **Credit Card Fraud**
- **ATM Fraud**
- **Identity Theft**
- **Electronic Account Fraud**

Today's interconnected, electronic and high-tech environment makes it possible for perpetrators of account fraud to develop sophisticated and elaborate schemes to rob unsuspecting people of their money. For example, inexpensive computer technology and improved printers make it easier than ever for thieves to set up a fraudulent check operation.



PERSONAL VIGILANCE: The First Defense

The first, and most important, step in preventing account fraud is through careful and diligent safeguarding of your account information. You can play a big part in this effort: Do not treat your confidential information casually or provide it to unknown parties, especially to solicitations received by phone. Be extra vigilant in protecting your confidential information, including account numbers, credit card numbers and receipts, personal identification numbers (PINs), computer passwords, Social Security numbers and personal information, including IDs.



MINIMIZE YOUR RISKS TO PREVENT FRAUD

The following are just some of the many steps that you can take to help minimize the risk of account fraud happening to you:

- **Protect** your account and personal information – never respond to unsolicited requests for this information, whether it's over the phone, through the mail or via the Internet.

- **Online**, only provide your credit card number on a secure Web page, which is identified by a little lock (that is locked) displayed in the lower right corner of your browser.
- **Use** a single credit card, with a low credit limit, for Internet purchases.
- **Do not send** credit card information via e-mail or instant messenger – they are not secure.
- **Do not have** confidential information preprinted on your checks.
- **Report** any lost or stolen credit cards or checks to the issuing institution immediately so that stop-payment can be made on them.
- **Shred** any documents containing confidential information, including unused checks (even if an account has been closed), ATM receipts and old credit card receipts, before disposal.
- **Review** all account and credit card statements once they are received to quickly determine that no account irregularities are apparent.
- **Notify** your credit union if newly ordered checks or regular statements do not arrive in a timely manner. A missing statement may mean someone has changed your billing address to prevent you from seeing fraudulent transactions.