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According to identity theft information source, [www.IdentityTheft.info](http://www.IdentityTheft.info), based on a range of information gathered by public and private resources, approximately 15 million United States residents have their identities fraudulently stolen each year. These losses have totaled over \$50 billion.

There are ways to be one less victim. As reported by [www.mycreditunion.gov](http://www.mycreditunion.gov), the areas below highlight how to protect yourself and prevent fraud from happening to you.

**Be on the lookout for pretext callers.** A pretext caller is someone who creates and uses an invented scenario (the pretext); to engage a targeted victim in a manner that increases the chance the victim will divulge information that would be unlikely in ordinary circumstances. With the information they attempt to obtain, they may sell it to debt collection services, attorneys, and private investigators. Other pretext callers may be attempting to obtain personal information to create fraudulent accounts.

**Never share personal information.** Unless you initiated contact with a trusted source, never give out personal information such as account numbers or social security numbers over the telephone, through the mail, or over the Internet. First Financial FCU will never initiate contact you to verify your personal information or online login credentials over the phone, online, or through the mail.

**Keep personal information in a safe place.** Store credit card receipts, banking receipts, and old account statements in a safe place. Any other material that has personal information you no longer need should be shredded and discarded properly.

**Protect your PINs and passwords.** Create strong passwords and PINs. They should not be your mother's maiden name, your birth date, the last four digits of your Social Security

number, or your phone number. A strong password is something that is completely unique to you and would be difficult for a thief to decipher.

**Think Before You Click.** Receive an email claiming you can get a very low interest rate on a mortgage if you just click on the link? See an ad on a website that promises you can erase a negative credit score with just one click? Following suspect links like these can lead to a website with a virus designed to steal your information.

**Carry less in your wallet.** Carry the minimal amount of credit cards, debit cards, your checkbook, and other materials that identify who you are.

**Pay attention to billing cycles and statements.** Contact your biller if you did not receive your expected monthly bill. It may mean that the bill has been diverted by an identity thief.

**Check account statements carefully.** Ensure you have authorized all charges, checks, debits, or withdrawals.

**Guard your mail from theft.** If you have the type of mailbox with a flag to signal that the box contains mail, do not leave bill payment envelopes in your mailbox with the flag up. Instead, deposit them in a post office collection box or at the local post office. Promptly remove incoming mail.

**Get your credit score checked annually.** Consumers are entitled to one free credit report a year. Click [here](#) to learn more.

**Know your rights under the Electronic Fund Transfer Act (EFTA).** The EFTA is a federal law enacted to protect consumers when they use electronic means to manage their finances. Click [here](#) to learn what types of accounts or services are protected and a summary of your liability for unauthorized/fraudulent transactions.

If you believe you have been a victim of identity theft, contact the [Federal Trade Commission](#).

Here at First Financial Federal Credit Union, our job is to educate you on how to better protect yourself from identity theft. You can rest assured that we have strong security measures in place designed to identify and prevent fraudulent transactions from occurring, including within Online Banking, Bill Pay, and Mobile Banking. Throughout 2018 we will be bringing you a multitude of resources you can use to help protect yourself from fraud. You can view the information, and return as often as you'd like, on the [Tips for Preventing Online & Mobile Fraud](#) section of our website.

We urge you to constantly be on the lookout for identity thieves and to always protect your personal and account information. Do not hesitate to call our Member Service Center at 866.750.0100 or stop into one of our [branches](#) if you notice something out of the ordinary on any of your First Financial accounts.

Thank you,

-First Financial FCU