

MDECU *News*

Summer 2008

Metropolitan District Employees' Credit Union, Inc.



Identity Theft

Don't let this happen to you. Instead, use practical tips such as these to keep your personal information out of the wrong hands.

Safeguard Your Belongings

- Carry only the credit or debit cards you plan to use for purchases. If your wallet or purse is stolen, fewer accounts will be affected.
- Do not leave purses or bags open or unattended. Carry handbags with short straps and hold them securely. Also avoid carrying your wallet in your back pants pocket.

Hide Important Numbers

- Use your body to shield your ATM's PIN number from curious eyes.
- Try going to a bank ATM in a bright light area, preferably one with a security guard.
- Beware of others lurking with cell phones not in use. Clever thieves are using new technology to take photographs or videos of credit cards with newer model phones.
- Criminals have also been known to rummage through garbage looking for personal data. So, just because your information is in the trash doesn't mean it is safe. Either shred or tear up unwanted receipts.

Shop Online Wisely

- Online purchases, although convenient, may leave personal data on the computer's hard drive, so avoid making holiday purchases from any public computers.
- Install reliable virus protection and anti-spy ware software to keep computer hackers out.
- Always use secure web servers for online shopping. Look for URLs that display "https" instead of "http"
- These simple tips will help you avoid ID theft and enjoy a happy, stress-free holiday, at least until you have to fight the holiday traffic.

Securing Your Identity and Finances

- Don't leave mail in your mailbox overnight on weekends; deposit outgoing mail at the post office and promptly remove mail from your mailbox after delivery.
- Shred or tear up unwanted documents that contain personal information before discarding them in the trash.
- Every year, order and thoroughly review copies of your credit report from each of the three major credit reporting agencies.
- Never give personal identifying information over the telephone or the Internet unless you initiated the contact

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