

## **Protect Your Identity**

### **How To Keep Your Information and Identity Safe**

Bayer Heritage FCU Credit Union is committed to protecting the safety and confidentiality of member accounts. Our computer network features sophisticated detection and encryption systems and tracking capabilities to ensure that member information remains confidential. And the Credit Union has established policies and processes that further protect member information.

For instance, Bayer Heritage FCU has in place a strict Privacy Policy. Bayer Heritage FCU Credit Union will NEVER ask you for your PIN in an unsolicited phone call, email, pop-up message, or letter. If you receive a communication demanding that you provide your account information "immediately" or "urgently," report it to us.

There are a number of things you can do to help ensure your privacy and security:

- Monitor your accounts with CU@Home. Log in often, preferably every day and track your account balances. Balance your account at least once a month so that discrepancies can be reported in a timely manner. Review your account statements (paper and eStatements) as soon as you receive them. If you see a transaction that you did not make, contact Bayer Heritage FCU immediately by email or phone.
- Also within CU@Home, you can set up an Account Alert that helps monitor your accounts. Set up an Account Alert that automatically sends you an email or text message when your account balance falls below a certain amount. To do this, log on to CU@Home and click on Account Alerts.

### **Online Security Tips**

To help maintain the security of your online accounts, follow these guidelines:

- Protect your PINs and passwords: create PINs and passwords that do not use readily identifiable information like names, birthdates, and phone numbers.
- Never reveal your access codes or passwords.
- Change your access code password frequently.
- Never send private account or personal information such as identification numbers, amounts, or share/loan identification numbers via email.
- Notify the Credit Union of any suspicious email or telephone inquiries, such as those seeking account information or online passwords.

### **Prevent Online Identity Theft**

- Delete unexpected emails from unknown sources.
- Do not download software from unknown sites.
- Never click on links in emails of uncertain legitimacy. Visit the site first by copying the address in a new browser window.
- Shop only at reputable sites and deal with merchants you know.
- Contact your financial institution directly to verify an email's origin.
- Never reply to strange-looking emails.

### **Protect Your Passwords**

- Use a combination of numbers and letters for passwords, and never use easy-to-guess passwords or any series of consecutive numbers.

- Password-protect every account you can, including credit card, credit union, bank, and phone accounts.
- Never store passwords on a laptop or notebook computer, as it may be lost or stolen.
- Store passwords in a safe place if you can't memorize them, and never take them with you. Never write your PIN on the back of your ATM, debit card, or credit card.
- Keep a list of your account numbers and contact information in a secure location and do not take it with you when you travel.

### **Protect Your PIN As You Pay with Your Check Card**

- You can easily use your Bayer Heritage FCU debit card at many merchants to make your purchase and get cash back. For additional security, cover the keypad with one hand while entering your Personal Identification Number with the other.

### **Watch the Mail**

- Never leave incoming or outgoing mail unattended in your mailbox.
- To avoid your account statements being stolen from your mailbox, sign up for eStatements.

### **Guard Your Information**

- Know who you're giving information to, especially on the phone and online. Be especially wary of disclosing your Social Security number, birth date, and driver's license. Never do so unless you initiate the contact.
- Never use your Social Security number as an account number or ID number. Ask that it be changed to another number.

### **Dispose of Information Safely**

- Before throwing documents in the trash, shred anything that has personal or financial information.
- Shred unsolicited credit offers and any transaction or purchase receipts you don't need.

### **Monitor Your Credit Reports**

You are entitled to get one FREE credit report from each of the three main credit reporting agencies every year. To get your free credit report:

- Visit <https://www.annualcreditreport.com/> or call 1-877-322-8228.
- Read your credit report carefully. Watch for any activity you didn't initiate. Pay attention to who has been making inquiries into your report. Contact the credit reporting agencies immediately if you suspect a problem.
- Order reports from each of the three credit reporting agencies, as each may contain different information. You can request them all at one time or you can request one every four months from a different agency. (Example: January – Experian; May – Transunion; September – Equifax) The last option will allow you to view your report throughout the year for free.
- Criminals count on your unsuspecting cooperation. The longer they avoid detection, the longer they can continue using your good name. The best way to spot identity theft is to check your credit reports at least once a year.

**Contact Bayer Heritage Federal Credit Union Immediately!**

If you think unauthorized access or fraud has occurred in connection with your Bayer Heritage FCU accounts, report such incidents to your closest Bayer Heritage FCU branch or call the Fraud Squad at **1-800-272-6003 x1493**.