

Keep Secure Online and On the Phone

Ensuring Your Security

Online security has always been a priority at Bayer Heritage FCU. We are constantly working to make your online transactions even safer and to protect your identity and account security. In addition to using the latest technology to safeguard your personal information and privacy, we ensure a secure online banking experience by monitoring for identity theft scams and alerting members as soon as we discover them. In today's world of online communication, awareness of fraud is often the key to disarming them.

Phishing

"Phishing" is an online scam in which an email is sent to people with the intent of luring them to a copy of a website that they may visit regularly. The impostor site, which is run by identity thieves, may be a convincing replica of the legitimate site. Once at the impostor site, visitors are prompted to provide personal information, rendering them vulnerable to identity theft.

Vishing

"Vishing" is similar to phishing, but it takes place over the phone using VoIP (Voice over Internet Protocol). In a typical vishing scenario, the target receives a recorded message alerting them to potential fraud or unusual activity on their bank account or credit card. The message directs the target to call another number immediately to verify their accounts. The call seems genuine because the callback number matches the one on the target's caller ID. That's because Vishers use technology to manipulate the caller ID record. People who call the given number may be tricked into providing sensitive information, like credit card numbers and passwords. Please note, Bayer Heritage FCU will only request you to call 1-800-272-6003.

Smishing

"Smishing" is a growing online scam that is similar to phishing. The name is derived from SMS for Short Message Service, a technology used for texting on cell phones. In smishing, the criminal delivers a text message that requires "immediate" action on your part. The message contains a fake warning – something related to a breach in your account's security or charges for a service you did not order. The message may direct the victim to go online and visit a web address.

The site appears to be legitimate but is a lookalike set up by the criminals. It requests that the victim confirm personal financial information and passwords. One tipoff that a text message is a smishing attempt is the "From" line displays a few digits, like "1000" instead of a traceable, 10-digit phone number. If you receive such a message, call the Fraud Squad to report it. Do not respond to any such requests.

Don't take the bait!

Bayer Heritage FCU Credit Union will never send you unsolicited emails, text messages, or phone calls to request your personal financial information, such as your credit card number, expiration date, PINs or passwords, or full Social Security number. You should never reply to emails, phone calls, or any unexpected communication that ask you to CONFIRM, UPDATE, or PROVIDE your account information.

If you receive a suspicious email or telephone call claiming to be from Bayer Heritage FCU Credit Union requesting sensitive information, DO NOT reply, click any of the links, or return the call. Instead, report such incidents to your closest Bayer Heritage FCU branch or call the Fraud Squad at **1-800-272-6003 x1493**.

Some Common Sense Online Precautions

Bayer Heritage FCU's security specialists are constantly monitoring our computer system for threats. The tools that criminals use are always changing. They include computer worms, computer viruses, malware, spyware, spiders, bots, and many more. You can help by doing your part to protect your home computer system.

- Keep your anti-virus and anti-spam software up to date. Have it scan your computer nightly.
- Enable the firewall on your computer. Internet Service Providers also provide firewall protection.
- Download security patches from your computer's operating system vendor.
- Instruct your children to be careful online.

Contact Bayer Heritage FCU 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**.