

How Can Members Protect Their Identity

How can you protect your identity in today's technological world? By following a few steps, you can greatly decrease your ability in becoming another victim of identity theft. Thieves today are using a multitude of scams in an attempt to steal your personal information. One very popular method right now is the use of "Phishing." Phishing is used when a thief sends out an e-mail which appears to have come from a company you conduct business with, or are familiar. The email may include the company's name or logo with a message informing you to log in to your account and verify your personal information. These emails are fake and are an attempt to get you to log into a fraudulent website site and give them valuable data, such as username and password, credit card numbers or account information. This is only one way thieves are attempting to steal personal information today. Some of the other methods being used are: Skimming, Dumpster Diving, and Pretexting. By heeding the advice provided below you will have a greater chance of defeating the thieves and protecting yourself from identity theft.

- The Meadville Area Federal Credit Union will never contact you and ask you to verify personal information. We already have this information on hand.
- If you receive an email or telephone call asking you to do so please do not respond and contact the Meadville Area Federal Credit Union immediately to report the scam.
- Do not carry your Personal Identification Number (PIN) for your debit and/or credit card in your wallet.
- Do not give out your Social Security Number, passwords or PIN numbers to any unauthorized individual either via person, telephone or internet.
- Routinely monitor and balance your accounts to verify that no suspicious activity is taking place. Obtain your yearly free credit report to ensure that no accounts have been opened or that any other suspicious activity is happening.
- Always shred important documentation containing account numbers or personal information.

By following these steps, you can greatly increase your ability to stop identity theft before it happens and saving yourself a great deal of hassle, money and time.