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Protect yourself from IDENTITY THEFT!

Identity theft is the fastest growing crime in America. It can seriously jeopardize your finances and credit standing. There are ways to keep from becoming its next victim.

Keep your data out of the

wrong hands. ID theft often begins when someone's identification is stolen.

For example, with just your social security number, an ID thief can apply for credit cards and driver's licenses.

They can hijack your identity and ruin your finances and credit rating. Here's how to prevent that:



- Only carry essential ID items – like a driver's license and one or two credit cards. And never leave your purse or wallet unattended or in open view, even in a locked car.
- Keep important financial and identity materials in a safe place. This includes cancelled or unused checks, spare credit cards, and financial statements.
- Shred all documents you no longer need, such as checks or credit cards from closed accounts, old financial statements, and especially preapproved credit applications.
- Memorize all your passwords and PINs – don't write them down where they can be seen and stolen. And whenever you enter a password or PIN at a computer or ATM, make sure no one is watching.

Know who you're talking to. Sometimes, ID thieves steal an identity simply by asking for it. Follow these tips:

- If someone contacts you over the phone or internet, never give them any information about any financial account – and never reveal your social security number.
- When you contact companies over the phone or internet, make sure you know the company and the representative before you provide any personal information. And don't give information to unsecured websites that don't provide strong data security.

Closely monitor your accounts. Despite your best efforts, you may fall victim to ID theft. Things to watch for:

- Pay close attention to your finances so you can quickly detect any unauthorized charges or withdrawals.
- Another indicator of possible ID theft is when regular bills fail to reach you.
- And finally, regularly check your credit report to ensure it is accurate. The law requires each credit bureau to provide you a free copy of your credit report every 12 months if you request it.



Balancing Your Account

Your checking or savings register is designed to allow you to record all debit and credit transactions for your account. A debit (money that leaves your account) includes checks, debit card purchases, ATM withdrawals, direct payments, automatic loan payments, online bill payments, transfers to another account, withdrawals made at a branch, or fees.

A credit (money that is added to your account) includes ATM deposits, direct deposit, automatic deposits, transfers into the account, interest earned, or deposits made at a branch. Each transaction should be recorded in your checking or savings register on the dates they occur. Keep it current and you'll always know your account balance.

When you receive your monthly statement, compare it to your register. Use the worksheet located on the reverse side to reconcile your account. You can also view your transaction history and view check images online through Home Banking.

What does our website have to offer?

We've made many changes and updates to our website to help you get the most from your visit. Here is a list of just a few things you can do.

- Log onto Home Banking to view transactions, history, check images, and transfer money between ERCU accounts.
- If you are a Home Banking user and have a checking account, you can click the Bill Pay link for a quick, easy, convenient, and free way to pay bills or transfer funds to an account you hold at another financial institution.
- Stay informed with the latest news at ERCU, including important announcements, new services, holiday closings, and much more.
- Review our rate tables and list of services.
- Utilize free online calculators to help you reconcile your account, calculate loan or credit card payments, or determine your debt ratio.
- Quick access to important phone numbers in the event your credit or debit card becomes lost or stolen.
- Reorder checks and check the status of recent orders.
- View our newsletter at your leisure.
- Link to "like" us on Facebook.

Visit us at www.ercu.org today.