HERITAGE
COMMUNITY CREDIT UNION

Identity Theft & Fraud Prevention - Protect Yourself and Your Accounts

Scammers are constantly finding new ways to steal your identity and your money. Recent studies indicate that unauthorized access to financial accounts is the fastest-growing form of identity theft. The following information will help you prevent fraud and provide the steps to take if you are a victim.

According to the Federal Trade Commission (FTC), of 2.4 million fraud reports, imposter scams were the most reported.

Common Types of Fraud and Scams

Spoofing (Phone Scams)
Phone scams, known as spoofing, have been on the rise. Spoofing is when a scammer disguises their phone number to seem like they are calling from a trusted source, like your financial institution.

Phishing Scam
Phishing is an online scam that targets you by sending emails that appear to be from a well-known source. It asks you to provide personal identifying information, then the scammer uses the information to open new accounts or invade your existing accounts.

Hijacking by Spyware
Hijacking can occur when malicious software (called malware) invades a computer and collects personal information for a scammer to use. You are usually unaware it is happening.

Social Media
Scammers may obtain your location, name, employer, and other identifying information from your profile. Be sure to make your profile information private.

Here are some additional ways scammers may get your information:

- Steal your wallet or purse to get IDs, credit or debit cards.
- Rummage through trash for financial statements or other personal data.
- Divert mail from its intended recipients by submitting a change of address form.

If you think you've been a victim of a scam, call us immediately at 916.364.1700.

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How can I protect myself against identity theft?

1. **Be cautious when someone calls you claiming to be from your credit union**. If you are unsure if the phone call is real, please HANG UP and contact the credit union directly.
2. **Be cautious about providing personal information online**. Ensure that websites are secure (look for "https://" in the URL) before entering any sensitive data.
3. **Monitor your account(s) regularly for unusual transactions**. Report any unauthorized or suspicious activity to us immediately.
4. **Manage your Debit and Credit cards with HCCU's Card Connect**, where you can lock or unlock your card, monitor transaction data, and set spending limits.
5. **Sign up for account alerts** to receive notifications about specific transactions, balance thresholds, or changes to your account.
6. **Make sure your passwords are unique and hard for criminals to guess** (e.g., do not use a street address or personal information like DOB).
7. **Keep your computer, smartphone, and other devices up to date**. Install reputable antivirus and anti-malware software to protect against malicious threats.
8. **Shred documents with personal information**.
9. **Review each of your three credit reports at least once a year**.
10. **Educate Yourself about Scams**. Visit https://www.ftc.gov/news-events/topics/identity-theft/phishing-scams to learn more ways to avoid phishing scams.

What should I do when my identity is stolen?

If your identity is stolen, you should take the below steps right away:

1. Contact your financial institutions where the fraud occurred.
2. Notify the credit bureaus and place a fraud alert.
   - Transunion 1-800-680-7289
   - Equifax 1-800-525-6285
   - Experian 1-800-397-3742
3. Review your credit reports thoroughly. Get your free credit reports –
   - https://www.annualcreditreport.com/index.action
   - (877) 322-8228.
4. Request that credit bureaus identify accounts closed due to fraud as "closed at consumer's request".
5. Check with the post office for unauthorized change of address requests.
6. File a Police Report.
7. To learn more, visit IdentityTheft.gov.

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