

# Identify Theft Protection Guide



## Quick tips

on how to protect yourself from identity theft during the holidays.



moveUP

financial wellness program

- 1. Carry only the cards you need.** Leave the personal info you don't need at home and take only your Community First Credit Cards to use. If you do lose your wallet or purse, or it gets stolen, you'll limit your exposure to fraud.
- 2. Always report lost cards and suspected fraud right away.** Use the Card Control feature in Online Banking to quickly disable your Community First debit or credit card if misplaced or stolen.
- 3. Consider using Apple Pay or Samsung Pay.** Digital wallets are the single safest way to spend money – during the holidays or after. You will be immune to skimming and shimming, and if you don't bring your wallet, no one can steal it. Make sure you know where your phone is at all times and keep it password or Touch ID protected.
- 4. Sign up for alerts.** Debit Card fraud text alerts, Credit Card fraud text alerts and customized transaction and balance alerts through your Online Banking.
- 5. Avoid smash and grabs.** Do not leave packages or valuables on the seat of your car. This creates temptation for thieves. If you must leave something in the car, lock it in the trunk.
- 6. Practice crowd control. Guard your PIN.** Block the keypad while you enter your PIN. Do not write your PIN down. Be careful leaving your purse unattended in a shopping cart or on the back of a chair in a restaurant. Thieves know you're distracted during holiday shopping.
- 7. Shop secure sites.** Before shopping online, check to make sure you're shopping on a safe site by taking a look at the website URL. If it begins with "https" instead of "http", the site is using a SSL Certificate and you should be in good shape. If you don't see "https", shop elsewhere.
- 8. Monitor your account often.** Take time every day to review your account for fraudulent charges. Community First Credit Union has safeguards in place to catch potential fraud, but only you will recognize every transaction.
- 9. Do a post-holiday credit check.** Check your credit report at least once a year. You're entitled to one free report each year from each of the three major credit-reporting agencies. [www.annualcreditreport.com](http://www.annualcreditreport.com).
- 10. Avoid too good to be true deals.** If an online deal looks absolutely too good to be true and isn't from a trusted retailer, it is likely just a way to get your credit card information.
- 11. Update your antivirus software.** Make sure that your computer security software installs updates regularly. Also make sure that your operating system is up to date. Run a virus and malware scan before you beginning you're online shopping to make sure your machine is clean from harmful software.
- 12. Be on alert for emails that might get you to act quickly.** Be wary of any emails about problems with your credit cards, an account or the status of an online order. Don't open attachments or click on links from unsolicited emails – even if they offer coupons or a contest. They often lead to malicious websites.
- 13. Don't leave checks in the mailbox.** It is not hard for thieves to grab stuff out of an unlocked mailbox, which not everyone has. Drop outgoing checks into a locked mailbox, bring them into your post office branch, or hand them to your postal carrier. In fact, why not set up bill pay through online banking to minimize the number of checks you write?

Visit [www.CommunityFirstFL.org/move-up](http://www.CommunityFirstFL.org/move-up) or stop by a branch near you to learn more.