

PROTECTING YOUR IDENTITY



WEBER STATE
CREDIT UNION
Rewarding Membership

PROTECTING YOUR IDENTITY

Never before has it been more important to safeguard your identity than now, and Weber State Credit Union is committed to being the most secure financial institution available for our members. While the credit union is doing all it can to prevent identity theft, much of the responsibility rests on you, the member, to protect your personal information. This identity theft guide will provide tips on protecting your personal information.

Thieves can steal your identity in many different ways. They can go through your trashcan, looking for straight cut or unshredded papers, or they may steal your mail or your wallet. They may also listen in on conversations you have in public or even trick you into giving them information over the telephone or by email. By taking extra precautions like shredding your documents and checking your credit report regularly for fraud, you can take measures to help prevent identity theft.

If you need extra help, or would like some extra information on some of the tips and recommendations in this brochure, please call our help desk at 399-9728, or visit our Web site at www.weberstatecu.com.

PROTECTING YOUR IDENTITY ELECTRONICALLY

1. Weber State Credit Union will NEVER ask for your information online or over the phone.

We have your information on file, we don't need to call or e-mail you to verify or "double-check" to make sure we have the correct information on file. If we need to talk to you about your account, we will contact you and ask you to come to one of our branches. NEVER give your account number, PIN number, credit card number, or other sensitive information to someone who calls or e-mails to ask for it, even if it seems like it is us.

2. Other institutions will NEVER ask for your information online or over the phone.

Phishing scams have become a serious problem for our members recently. Phishing occurs when identity thieves recreate a company Web site in order to gather your information. For example, you may get an e-mail from eBay® stating there has been a security breach, and as a precaution, you need to click on the link given in the e-mail, log into your account, and input your account numbers, credit card numbers, and personal information. This e-mail and Web site may look just like eBay's site, but scammers have simply copied the real Web site digitally, and have added their own pages used to capture your personal information and account numbers. Phishing scams can come from scammers posing as any retailer or company, big or small. NEVER respond to e-mails asking for your personal information, or asking you to "click here to go to our Web site" to verify your personal information.

3. Check for your confidence word when logging into your online banking.

WSCU is now offering 2^x double layer online verification to let you know that you're using our Web site, and not a phony copy of our site. If you have not set up your online account with 2^x verification, take a moment to set a confidence word and create your challenge questions. If you need assistance please call 399-9728.

PROTECTING YOUR IDENTITY ON PAPER

1. **Sign up for WSCU E-statements**

Paper statements are easy to steal from your mail box, even if it is a locked mailbox. E-statements can be accessed only by you through online banking, can be printed at any time, and are stored on your account for up to 2 years.

2. **Use your debit card or online Bill pay instead of a check**

A paper check has your name, address, account number, routing number, and your signature. Avoid handing over your personal information by using a debit card, and shred the receipt. If the person or merchant doesn't accept VISA, use our free online

Bill pay to pay anyone from the gas company to the paper boy.

3. **When using your debit card, sign for it.**

When asked if the transaction should be run as "debit or credit" at the store, always say "credit". Using debit-based transactions requires you to put in your PIN. Other bystanders could easily see your PIN and get access to your account. The money comes out of your account the same way on a credit-based transaction, without the threat of compromising your PIN.

4. **Shred your documents, don't throw them away.**

Shred or burn all of your junk mail that contains your personal information. Credit card offers should never be thrown away, but should be shredded. Old statements, bills, store receipts, old tax documents, and other sensitive documents should be put in a cross-cut shredder. If you don't have a shredder, save your documents and bring them to the credit union's annual Shred-it day held in spring.

5. **Use direct deposit for your paycheck.**

Ask your employer if they offer Direct Deposit. With Direct Deposit, your payroll check is automatically deposited into your account on payday. With no transit between your work and the credit union, there is no opportunity to lose your check or have it stolen.

SERVICES AND PRODUCTS WE PROVIDE TO HELP YOU PROTECT YOUR INFORMATION:

- SECURE ONLINE BANKING WITH
2^x DOUBLE-LAYER VERIFICATION
- FREE ONLINE BILL PAY
- E-STATEMENTS
- VERIFIED BY VISA-DEBIT AND CREDIT
CARDS
- DIRECT DEPOSIT
- FRAUD DETECTION AND ALERTS



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