



Get Financially Fit in 2013!



At QOCU we value the security of your personal information and offer products and services that help protect you against Identity Theft!

Just to name a few...

Falcon Fraud Protection

Our Falcon fraud protection will watch for unusual online and in-person purchases.

Already have our MasterCard?

Sign-up for MasterCard Secure Code so all your online purchases are



Check out our new series on ways you and your family can get financially fit in 2013. Watch for monthly emails that include tips that will help you improve your financial well-being in 2013.

Tip #7- 10 Ways to Protect Your Identity

By now you have probably received a ton of information about Identity Theft because it has become such a popular discussion topic over the past few years due to the increasing threat. Although your credit union works hard to educate its members about the various types of online fraud that exist, such as phishing, skimming, and similar scams. However, there are other ways thieves can access your personal information besides gaining access to your financial information.



10 Ways to Protect Your Identity:

1. Shred, shred, shred.

It is very important to always shred any personal documents that are not being used (credit card applications, account statements, checks, paycheck stubs and any type of bill). When in doubt, it is better to be safe than sorry. A good rule of thumb is to shred any document that includes any of the following information:

password-protected.

Secure Online Banking

QOCU's upgraded Online Banking site offers the most up-to-date security features, also known as "Multi-Factor Authentication." You'll not only establish several layers of security at your first login, but you'll also create a "Security Key" to ensure you're logging-in to the correct site.

e-statements

All account statements are received electronically insuring your statement arrives safely and securely each month without the threat of being stolen from your mailbox or lost in the mail.

- Name
- Social Security Number
- Birth date
- Address
- Account numbers

2. Practice PIN & password safety.

Be sure to protect any personal identification numbers, passwords, and user IDs. Never write down this information. Instead, keep it in your wallet, or save it on a computer or secure website. Also, make PINs, passwords and user IDs complex enough not to be guessed, and be aware of your surroundings when using your PIN to check out at a store or when using the ATM.

3. Shop smart.

In stores and restaurants, women should carry purses tightly and close to the body, and men should carry wallets in their front pocket. Never leave personal belongings unattended. When online shopping, ensure that the website is secure by checking for the "lock" icon on your browser and the "https" in the URL - unsafe sites are missing the 's'. Also, keep anti-virus software and firewalls up-to-date for maximum protection.

4. Mix-up passwords.

Change your password often and create a don't use the same password for everything.

5. Go with direct deposit.

Direct deposit of your paycheck, Social Security, pension, or tax return checks is the smartest option for avoiding a thief. When a check is sent via mail, you run the risk of having it intercepted by an unscrupulous individual who can easily use acid wash to change the name of the recipient on your check.

6. Keep personal information personal.

Never give out personal information to strangers over the phone or via email or text. Your credit union will NEVER contact you requesting your personal information since they already have it.

7. Practice safe computer disposal.

To be safe and secure you should first erase all information from your old computer's hard drive... After years of use, you have accumulated all sorts of personal data on your machine. To be sure the hard drive has been scoured before tossing it, use some type of data destruction software such as Disk Wipe which will permanently delete all of the data and prevent recovery.

8. Put on a mailbox lock.

A simple way to keep your personal information safe and secure is to lock your mailbox. Only you (and anyone else that you furnish with a key) will be able to remove mail from the box, but your postal carrier will still be able to put mail into the box.

9. Check your credit reports frequently.

Check your credit score every four months, using a different credit score company each time. This will provide some insight into the status of your identity. The Fair and Accurate Credit Transactions (FACT) Act gives consumers the ability to secure one copy of their credit report for free from each of the three major credit reporting agencies every year. Free credit reports are available from <http://www.annualcreditreport.com>.

10. Make your network secure.

If you have a wireless network for personal or business use, it is important to secure it in order to deter hackers who can easily and quickly take advantage of anyone with an unsecured network. By locking the router and encrypting your information, your network will become secure; this can be done relatively easily by following the instructions that came with your router.

In addition, when working online or surfing the Web, there are some simple rules you can follow to lessen your chances of being the victim of an ID thief. Avoid opening spam, which are often viruses and phishing attempts in disguise. Better yet, set up a system for filtering junk email so that it never enters your In-box and can be automatically deleted without wasting your time or putting your security in jeopardy. Also, limit sharing personal info including account numbers and passwords on the Web, especially on non-secure sites. While many web-based programs like Facebook help us stay connected, they can also put you at risk if not used carefully and within reason.

Source: Money Tips: How to Protect Your Identity By Cyndi Cohen, www.creditunionsonline.com

[Forward email](#)



Try it FREE today.

This email was sent to dennis@quakeroatscu.com by dennis@quakeroatscu.com | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Quaker Oats Credit Union | 3535 Center Point Road NE | Cedar Rapids | IA | 52402-5530