



Quaker Oats Credit Union

Phone Lost or Stolen? Protect Your Financial Information

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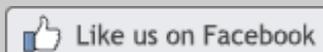
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There's something terribly unnerving about having your smartphone stolen or lost. If your phone falls into the wrong hands, a smart thief can gain



access to your professional, social and other personal information.

What's more, a crook may be able to hack into your bank accounts, mobile payment apps and credit card applications. Once inside, they could drain your bank accounts, use them for a shopping spree or even steal your identity. Call our office immediately if you believe your accounts may have been compromised. We'll work with you to take steps to protect your finances.

Below are 4 tips to protect your financial life when your phone is lost or stolen:

1) Prepare

A strong password locking the home screen is key. Make sure to choose a creative password with a combination of numbers, upper and lower case letters and symbols. Although your physical phone might be gone, shielding your home screen from potential thieves and scammers is the most crucial step to protecting your information.

2) Alert the authorities

Report stolen devices to the police and let your cell phone carrier know your phone is missing. Closely monitor your accounts and alert the credit union staff if something looks off with your credit or banking statements.

3) Do damage control

Change passwords for apps and websites stored

on your phone, especially for bank accounts and mobile payment apps. Also change your email account password, as thieves may opt to reset the passwords for your banks, payment apps and other financial accounts by sending password change requests to your email. If your email isn't locked by a password on your phone, it's a clever way to gain access to your financials, even if crooks can't guess your banking login. Your email may also host a treasure trove of information, from your birthday to your Social Security number. That's gold to someone aiming to steal your identity.

4) Remote lock and wipe your account

Many phones, including Apple and Android devices, give access to "Find My Phone" services online. These allow you to use location services on your computer to track your phone, lock it remotely, make it ring or even wipe it clean. A remote wipe is one of the best last-ditch options if your phone is likely headed for oblivion. It's important to routinely back up images and videos on your phone, so erasing the information housed on it won't be quite so painful.

Source: www.money.usnews.com

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