



Fraud is on the rise...

Tips to Keep Your Accounts Safe

Firelands Federal Credit Union is working hard to keep your information safe, but to guard against unauthorized fraudulent debit card transactions we also need your help.

So, what can YOU do? One of the best ways to protect yourself from unauthorized use of your debit card is to frequently use Fireline (online banking) to check your transactions - pending and cleared - against your check register. If you notice transactions that you or the other authorized users on your account did not initiate, please contact the Card Department immediately at 1-800-276-5775 ext. 2050 - or if it is after-hours call 1-800-523-4175.

The experts in our Card Department have recently noticed patterns of activity affecting debit cards where a "test transaction" is initiated. Most of the time, the transaction is for a small dollar amount. Sometimes the transactions post to the account, but sometimes they don't.

Here are some simple and effective ways to protect your information:

- Report any questionable charges (pending and cleared) right away to the Card Department!
- Report a lost or stolen card immediately...time is critical!
- Store your cards separately from your wallet or purse.
- Never give out your card number or other information, such as your social security or credit union account number, to anyone over the phone or e-mail unless you initiated the contact.
- Contact the Card Department if your phone number changes.
- Contact the Card Department if you are planning a trip.

More tips to protect you from fraudulent card use or identity theft can be found at the Federal Trade Commission's site www.ftc.gov.

Please remember - Firelands Federal Credit Union will not ask for account information by phone or email! We will never contact you and ask you to enter or say your account number by email, text, or phone. We may call to validate charges for security purposes, but you will not be asked for your account or card numbers. If you have any questions or concerns, please call the Credit Union at 1-800-276-5775 or visit your local office.

Whether it's identity theft, financial fraud, or outright scams, we are all potential victims. If you ever fall victim to identity theft, please file a report with Equifax by calling 1-800-525-6285 or at www.equifax.com, Experian by calling 1-888-397-3742 or by mail at Experian National Consumer Assistance Center, P.O. Box 9530, Allen, TX 75013 or TransUnion by calling 1-800-680-7289.

