



Is Your Identity At Risk?

Sea West Coast Guard Federal Credit Union wants to make sure you know about six signs that show you may be at risk:

1) You use easy-to-remember passwords or the same username and password for multiple websites

Identity thieves are very adept at capturing your personal information. That's why it's imperative that you use passwords that are extremely difficult to guess, especially for financial websites. Additionally, you should never use the same password for more than one account. Never use a password containing information such as your address, birthday, etc.

2) You have sent emails containing financial information or one of your usernames or passwords

Unless encrypted, email is not secure! Hackers easily break into email accounts and are able to intercept emails during transmission. It's best not to send any sensitive information via email unless you know it is encrypted.

3) It's been more than a year since you checked your credit report

Identity thieves don't just steal credit card numbers and make purchases; they take out loans using stolen credit profiles. The only way to detect this kind of activity is to monitor your credit report regularly. You can receive a free copy of your credit report once every twelve months by visiting us at seawest.coop, clicking on Online Tools under the Services tab and following the link to Free Credit Report to obtain a copy of your report.

4) If your financial institution called or emailed you, you would feel comfortable sharing information with them about your accounts

Financial institutions **NEVER** call you and ask for sensitive information because they already have this information on file. If someone is asking for account numbers or passwords via email or phone, it's not your financial institution. Please be aware that identity thieves can be very clever, and can generate telephone numbers and emails that genuinely appear to be a valid financial institution. Never give out this type of information to someone who calls or emails.

5) You pay your credit cards automatically and rarely review the monthly statements

Paperless statements and online bill pay can make it easy to forget about reviewing your monthly statements. Just because you don't get credit card statements in the mail doesn't mean you shouldn't check them! You should review your credit card statements each month and be alert to charges you did not initiate so that you can alert your card company immediately.

You should also check your bank statement each month, as soon as it arrives, and contact your financial institution immediately if you identify any questionable transactions.

6) Your checks, bank statements or PINs are in a place that others could find them

Never keep sensitive documents in areas accessible to others. If possible, memorize your PINs and guard your checks! Each check contains your account and routing numbers. With this information an identity thief can establish an electronic transfer of funds out of your account and into theirs.