

TIPS TO SAFEGUARD YOUR IDENTITY

Now is the time to start taking advantage of the benefits and features **our Secure Checking account** offers! For **only \$6.95 a month** you can rest easy knowing that your ID Protection Benefits are protecting you!

- Tip 1.** Go to www.eClubOnline.net and register and activate your credit file monitoring benefits and request your credit report, or call 1-866-210-0361.
- Tip 2.** Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.
- Tip 3.** Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
- Tip 4.** Remove your name from individual Direct Mail Association Member mailing lists at www.dmachoice.org.
- Tip 5.** Place an alert on your credit file if you believe you have been affected by identity theft. Go to the eClubOnline website to find the link to the Equifax® Fraud Alert Website or you may call Equifax® at 1-888-766-0008 or mail to Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374. If you place an alert with one of the credit reporting agencies they will in turn notify the other two agencies. Information for TransUnion® and Experian® can be found on the eClubOnline website.
- Tip 6.** Do not ignore bills from people you do not know. A bill on an account you don't recognize may be an indication that someone else has opened an account in your name. Contact the creditor to find out.
- Tip 7.** To receive free email reminders to renew your fraud alerts and reorder your credit reports, register your email address with the eClubOnline website.
- Tip 8.** Go to www.annualcreditreport.com or call 1-877-322-8228 for a free copy of your credit report.
- Tip 9.** Avoid carrying Social Security cards, birth certificates or passports and extra credit cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
- Tip 10.** Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.
- Tip 11.** Pay attention to billing cycles. If bills or financial statements are late or you fail to receive, contact the sender immediately.
- Tip 12.** Select intricate passwords – don't use information that is easily available like your birth date, your mother's maiden name, phone number, or the last four digits of your Social Security number. Don't store passwords in your phone or carry them in your purse or wallet.
- Tip 13.** Shred your mail and important documents when disposing of bank statements, credit card bills, convenience checks, pre-approved credit offers, insurance statements and other documents that may contain personal information.
- Tip 14.** Handle your personal identifying information with care. Don't give out personal information on the phone, through the mail or over the internet unless you initiated the contact.
- Tip 15.** If you receive a phone call (work phone, home phone, cell phone) from a person representing themselves to be a phone company technician and requesting that you touch nine(9), zero (0), and the pound sign (#), refuse to do so. Dialing 90# or 09# gives the requesting individual access to your phone line which enables them to place long distance calls that will be billed to your phone.
- Tip 16.** If you receive a phone call (work phone, home phone, cell phone) from a person you do not know, and they start the conversation with "is this _____?" do not reply. They may be recording your voice and trying to get you to say "Yes" to be used for phone authorization on fraudulent card transactions.

Enrolling in Down East's Online Banking, E-Alerts and E-Statements gives you instant access to all of your account(s) activity and gives you peace of mind knowing your accounts are safe.

Stop in to your local branch to speak to a member service representative about enrolling today!

Visit www.downeastcu.com or call 1-800-427-1223 for all branch locations