

STEP 4 - Set Up Alerts on Your Bank Account - Anytime there is a fraudulent charge on your bank account, you usually have up to 60 days to report it. By simply reviewing your statements monthly, this should give you ample time to report any unauthorized charges, and get your money back. However, if you don't spot fraud on your debit card right away, you could wind up with an empty checking account, leaving you broke until the situation is resolved. Most credit unions give you an option to set your account up to receive an email, or text every time there's a charge, or anytime your balance dips below a certain dollar amount. The sooner you become aware the sooner you can take action.

STEP 2 - Get on the Do-Not-Call List - No one likes to be harassed by telemarketers. If you're being harassed by a telemarketer, you can always block the call, however wouldn't it be more convenient to be able to block ALL telemarketers? Good news! If you did not put yourself on the do-not-call list when it first came out, you still have the ability to do so! You can add up to three numbers, including your cell phone, and registration does not need to be renewed, unless you change your phone number. Visit www.donotcall.gov to register. **STEP 3 - Get a Free Credit Report** - A shocking 42 million U.S. consumers have errors on their credit reports they don't know about!!!! These errors can lower your score, cost you a chunk of change on a home loan, and even reduce your eligibility for loans and credit cards. You are entitled to one free credit report per year from www.AnnualCreditReport.com. Any errors that you find, you will want to dispute as quickly as possible.

Your email, is surprisingly, the most important account you have. Whenever you forget, or reset a password on any of your other accounts, they send a temporary password, or a reminder email, clearly stating your username, and/or password. This gives unwanted individuals the access to change all account passwords, and in turn have access to everything! When enabling two-step verification on your email, if someone attempts to access your email from a different computer than you usually use, they'll need more than just your password. What they'll need is a second one-time password that's sent to your mobile phone. With two-step verification in place, unless the hacker has also gotten a hold of your phone, they will be unable to access your account. Two-step verification can be set up in as little as 5 minutes. We recommend enabling this feature for your email and bank accounts.

Cut Here!



STEP 1 - Turn On Two-Step Verification on Your Email - Everyone is told not to repeat passwords... However, who has the capacity to remember 15 different passwords? Security experts give you a few options to choose from. One suggestion is to utilize a few, strong, unique passwords for your most sensitive accounts, and then repeat passwords for accounts that are non-critical. A better choice is to utilize a password management tool. What is a password management tool? Like Last Pass; password management tools give you the convenience of only having to remember one "master password", while the program generates highly secure passwords for all of your accounts. Whichever you decide to use, one easy step you should take now... Enable two-step verification on your email.

Cut Here!



STEP 5 - Set Up a Google Alert for Your Name - What about protection to your reputation? Luck has it that you can take 30 seconds of your time to set up a Google alert. This gives you the ability to receive an email anytime your name appears on a blog, news site or other search result. In order to remove your name, you usually need to go to the originating website, but in certain situations, Google can also assist you with the removal of your name! Go to www.google.com/alerts to get started today! Managing your privacy setting on Facebook should be a high priority.

Step By Step Consumer Protection Guide

Provided to you by:

TORRINGTON
MUNICIPAL & TEACHERS
Federal Credit Union



Enclosed are a few proactive steps you can take to prevent fraud and financial mistakes before they take place.

Don't wait for it to happen,
PREVENT it from happening!!!

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www.tmtfcu.org

Torrington Municipal & Teachers Federal Credit Union wants you, and your reputation to remain unscathed!

Print this pamphlet, cut on the dotted lines and store in your wallet for quick and easy tips for piece-of-mind protection regarding your finances, and personal information.

Please contact us with any questions. We are more than happy to assist our members in remaining financially healthy and confident in their day to day lives.