



## *Important Security Reminder*

### **Fraud Protection at Sun Federal**

Account security is a high priority for Sun Federal Credit Union. We take every precaution to prevent and avoid fraudulent activity. Whenever we learn of potential risk or exposure members can trust appropriate measures will be taken immediately. We have security measures that give members an extraordinary level of protection. Plus, with the following tips in mind, members can feel confident wherever using a Sun Federal Visa Credit Card or ATM Check Card.

### **Card and PIN safety**

- Report lost or stolen cards immediately. During business hours call your local office. Outside business hours, please call (800) 991-4961 for Visa or (800) 523-4175.
- Activate your card and sign the signature panel as soon as you receive it.
- Protect your cards as if they were cash.
- Don't leave your cards in the glove compartment of your car. An alarmingly high proportion of all card thefts occur in glove compartments.
- Never write down your PIN—memorize it. Also, never use your PIN as a password.
- Ensure that you get your card back after every purchase.
- Always check sales vouchers for the correct purchase amount before you sign them, and keep copies of your vouchers and ATM receipts.
- Always reconcile each of your statements and verify the amounts of your purchases and transactions.
- Make a comprehensive list of all your cards and their numbers and store it in a safe place.
- Don't volunteer any personal information when you use your credit card, other than by displaying personal ID as requested by a merchant.
- Don't lend your card to anyone. You are responsible for its use. Some credit card misuse can be traced directly to family and friends.
- Never disclose your PIN to anyone. No one from a financial institution, the police, or a merchant should ask for a PIN.

### **You're protected**

Visa has highly sophisticated fraud-screening solutions in place and works with technology companies every day to enhance them. Field merchants also receive training from Visa on fraud protection. Visa mandates cardholder verification codes on the back of cards to help merchants match cards used for purchases with their authorized cardholders. Visa's address verification service also helps merchants screen card-not-present transactions. Regardless of where you shop, enjoy the comfort of knowing you're protected.

### **Monitoring of your Visa account for fraudulent activity**

Continuous monitoring is an integral part of Visa's multiple layers of security. In addition to other fraud monitoring tools, Visa can often spot fraud based upon transactions on the card that are outside of the cardholders' typical purchasing pattern. This allows Visa to spot fraudulent activity as quickly as possible, acting as an early-warning system to identify fraudulent activity.

Here are some of the red flags that indicate potentially fraudulent activity:

- Shipping address is different from the billing address. Or the shipping address has suddenly changed.
- Unusually large purchase compared to normal purchase patterns for the account in question.
- Change in name on the account
- Change in date of birth or social security number.

If there are suspicious transactions, Sun Federal Credit Union will contact you by phone to verify the validity of the questionable transactions.

## ATM safety

Using your ATM card is a convenient and safe way to get cash. Just be sure to keep in mind the following safety tips:

- **Watch your surroundings** -- If the machine is poorly lit, or in a hidden area, use another ATM.
- **Guard your pin** -- Keep a lookout for suspicious activity. Always guard your PIN and transaction amount, and immediately cancel your transaction and leave if you see something suspicious.
- **Keep your card ready** -- Avoid counting cash, or rummaging through personal items, while standing at the ATM.
- **Be safe at the drive-thru** -- When using a drive-through ATM, lock car doors and other windows—when walking up, never leave your car running or unlocked.
- **Take your receipt** -- Always take your receipt. It contains personal information that could be helpful to thieves.
- **Avoid strangers** -- When using an indoor ATM that requires your card to open the door, don't let unknown people in.
- **Be aware of suspicious items on the ATM** ie. Additional devices, cameras etc.

## Online safety

The Web can be a great place to find information, but be extra cautious about the information you give. Here are a few tips to keep in mind while online.

- Never send account information, such as your account number or PIN, in the body of an email. Email is not a secure form of communication.
- Beware of phishing emails. These are emails that appear to be from your financial institution or an online merchant asking you to provide your account information. These emails are bogus. Sun Federal, Visa and reputable merchants will never ask for any account or personal information in an email. Never click on Internet links within emails. Instead, type the known web address.
- Before making purchases online, be sure that the site has built-in security features to protect your account information. All reputable merchant sites use encryption technology to protect your private data from being read by others as you conduct an online transaction. Look for signs of security such as a padlock in the status bar at the bottom of the browser window, a web address that begins “https://”, or the words “Secure Sockets Layer (SSL).” These signs indicate that only you and the merchant can view your payment information.
- When using a public computer to shop online or access your account(s), always remember to log off and quit the browser when you're finished. All it takes for someone to view your information is simply hitting the back button.
- Protect information by only using a computer that has a firewall in place.
- Implement anti-spyware and anti-virus software updates as soon as they're available.
- Sign-up for **Verified by Visa**, a free service to add a password to your Visa for online purchases. When you shop at participating merchants, the password is required before the card is accepted as payment.

## Mail and phone safety

Mail and telephone solicitations bring many tempting offers, but not all are legitimate! Be especially careful about deals that sound too good to be true, and keep the following advice in mind:

- Never give your account information to anyone claiming to be from Sun Federal or Visa unless you initiated the call. Sun Federal Credit Union employees will only verify information not ask for it!
- Be wary of high-pressure sales tactics, especially if the sale must be completed immediately.
- Record the name, address and phone number of the soliciting organization, and references.
- Ask questions. The fewer questions a telemarketer can answer, the less likely they are a legitimate call.
- Do not give your account number over the phone unless you initiated the call. When in doubt, consult the Better Business Bureau or the U.S. Postal Inspection Service.
- Notify the Post Office immediately if you change your address.
- Make sure your mailbox is secure, and promptly remove delivered mail.
- Call the Post Office immediately if you are not receiving your mail.
- If you are told of a forwarding order placed on your mail without your knowledge, go to the Post Office to check the signature and cancel the order.

## What you can do

The majority of identity fraud crimes are self-detected. You can be your own fraud monitor just by paying close attention to your statements, particularly online. According to a recent report by the Better Business Bureau, accessing accounts online provides earlier identity theft detection compared to monitoring monthly paper statements and bills. If you notice a suspicious transaction, promptly report it. By following these simple steps, you will be able to better protect your card from unauthorized use. Through Suntouch 24 and [EZCardinfo.com](http://EZCardinfo.com), members can review account activity 24/7. We encourage you to enroll. Information is available at [www.SunFCU.org](http://www.SunFCU.org) or at your local Sun Federal branch.