

it's Your Life...  
**Are You Ready?**



## How to Protect Yourself from an “Identity Crisis”

Anyone can be the target of identity theft. To safeguard your money and your credit rating—the one that you’re just starting to establish—take these precautions:

**Never** give out personal information via phone or e-mail to people you don’t know.

**Do** your homework on how online sites like PayPal and eBay work before you use them.

**Be** skeptical of “business” e-mails with incorrect grammar and spelling errors.

**Don’t** cash or deposit checks from people or businesses you don’t know.

**If** an offer seems too good to be true, it probably is.

**Monitor** your credit card and bank accounts even if you don’t use them very often.

**If** you do become an identity theft victim, cancel your credit cards, call your credit union, and file a police report.

**Don’t** keep these tips to yourself! Share them with your friends, parents, and elderly relatives.



### Help is a Click Away!

For more tips on avoiding ID theft—and for help if you become a victim—visit the Federal Trade Commission’s (FTC’s) website:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

When the FTC was created in 1914, its purpose was to prevent unfair methods of competition in commerce as part of the battle to “bust the trusts.” Over the years, Congress passed additional laws giving the agency greater authority to police anticompetitive practices.

## What Employers are Looking for as the Recovery Continues

The economy may be slowly recovering from the recession, but what does that mean to you if you're looking for a job—or planning your college goals? A survey of 2,700 hiring and HR professionals conducted by CareerBuilder and *USA Today* showed these results:



**Temp help** – Twenty-five percent of employers expected to hire contract workers or temps in the second quarter of 2010, and 13 percent said they were likely to hire them permanently.

**Interns** – About 25 percent of employers planned to hire interns in the second quarter.

**Social media** – Close to 10 percent planned to bring in a new employee to handle social media efforts.

**Second languages** – One-third of employers want to hire bilingual candidates this year. Half said they'd probably choose a bilingual candidate over one who speaks just one language.

**Retention** – Thirty-two percent are worried about their top employees leaving as the job market picks up. To prevent this, 14 percent are offering more flexible working conditions, another 14 percent are providing more training, and 5 percent are giving high-performing employees a more prestigious job title (without any more money).

All of these results might not matter to you right now—but they might apply to your parents, so share these results with them.



## You're Invited to a FREE Seminar!

### **ID Theft: Red Flags & Credit Reports**

**Tuesday, August 10**

**6:00 - 7:30 pm**

**UNITED SA Boerne Branch**

**1440 South Main**

Kate Deaver, ID Theft Specialist from the Alamo Area Consumer Education Partnership, will provide attendees with valuable information about this topic.

Refreshments will be served. Register by calling (210) 561-4500 or by sending an e-mail with your name, phone number and number of attendees to [credit.union@unitedsafcu.org](mailto:credit.union@unitedsafcu.org). The deadline to register is Monday, August 9. Seating is limited. We hope to see you there!