

Security

Your security is important to us. **We NEVER request personal information via e-mail** solicitation, including Social Security number, Access Codes, PIN or Account Numbers.

If you receive an e-mail that requests this type of personal information, you should be suspicious of it and contact Transportation Northwest Credit Union to verify its authenticity. Contact us at 1-800-544-4014.

NOTE: To verify possible suspicious card activity, VISA Fraud Protection Services may contact you asking for **partial** identifying information in order to validate recent activity on your account.

Password Protection

A password is the key that opens your home computer. You would not use a passkey on your front door. Similarly don't use a password word that is easy for others to guess such as birth dates, SSNs, child's name, or pet name. Instead use passwords that contain a variety of letters, numbers and symbols and change it regularly.

Phishing Scams

E-mail fraud can be a major problem for unsuspecting internet users. These emails, claiming to be sent by one of your financial services providers, or even a government agency, ask you to reply with personal information, such as credit card number, Social Security number or online user ID and password.

A typical email will probably warn you of a serious problem that requires your **immediate attention**. The email may also encourage you to click on a button to be forwarded to the institution's Web site. In a phishing scam you could be redirected to a phony Web site that can look very similar to an authentic financial institution's Web site, where the thieves will try to obtain personal information from you.

The Dept of Justice advises e-mail users to **"Stop Look and Call"** if they receive a suspicious e-mail.

Stop- Resist the urge to respond immediately to a suspicious email.

Look- Read the text of the e-mail several times and ask yourself why the information requested is needed.

Call- Phone the institution identified using a number that you know to be correct.

Transportation Northwest Credit Union will never initiate a request for sensitive information via email (such as Social Security numbers, telephone banking PIN, password or account numbers). If you receive an email that requests this type of sensitive information, you should be suspicious of it and contact us or the institution that you received it from to verify its authenticity. If you did not initiate the communication, you should not provide any information.

Identity theft protection

Identity theft occurs when someone uses your personal information (name, Social Security number, account numbers, etc.) to commit fraud or theft. New scams circulate daily and many people fall victim to them.

Identity theft is a common crime that can potentially complicate your life, but taking a few simple steps can help to either prevent it all together or at least ensure a smoother recovery.

- Check your statements every month for suspicious or unfamiliar activity.
- Check your credit report at least once a year to verify that the report is accurate. Or, order a copy of your credit report from one of the different credit bureaus (Experian, TransUnion and Equifax). Get a free copy at www.annualcreditreport.com or call 1-877-322-8228.
- Do not give your Social Security number unless it is absolutely necessary. Sometimes your driver's license or other form of identification will substitute just as well. Also, never give your Social Security number over the phone unless you can verify who is calling **you** or unless you initiated the transaction.
- Make a photocopy of the front and back of all the contents in your wallet. If your wallet ever gets stolen, you will have these records and the phone numbers to report the lost or stolen credit cards as a quick reference.
- Avoid giving your credit card information over the phone or on the Web unless you initiate the transaction.
- Memorize your personal identification numbers (PIN). **Never write them down.**

Identity theft if you're a victim

If you suspect you have become a victim of identity theft, here are a few steps that can help to recover and restore your good credit.

- Contact Transportation Northwest Credit Union immediately at (800) 544-4014 to flag or change your account numbers.
- Contact the three major credit bureaus (listed below) to put a fraud alert on your file. Ask them to notify you if any new accounts are opened.
- File a report with the local police and keep a copy as proof of the crime.
- File a complaint with the FTC toll free at 1 (877) IDTHEFT. The FTC enters your case into a database that law enforcement agencies use for investigation.

Identity theft resources

Listed below are a few valuable victim assistance resources that can help aid you in your identity fraud resolution.

Credit Bureau Contact Information:

Equifax

To report fraud, call: 1 (800) 525-6285

Experian

To report fraud, call: 1 (888) 397-3742

TransUnion

To report fraud, call: 1 (800) 680-7289

[Additional Resources](#)**Federal Trade Commission**

1(877) 382-4357