



## Your Online Security— Be a Fraud Fighter!

We now live in a world of quicker technology, where more of your daily activities can be handled in a digital way, from sending mail, paying bills or shopping online. With this increase of speed and convenience, there also comes increased risk. We must be aware of how to protect ourselves and not fall prey to scams and new plays that could compromise our personal information.

Life Credit Union is strongly committed to the continued high level of safety and security of your personal information. In addition, being an educated consumer is the best tool to fight fraud and safeguard yourself.

You can be the first line of defense by securing your information when conducting business online.

### How to Keep Yourself Safe in Cyberspace

An important part of online safety is knowledge. The more you know, the safer you'll be. Here are some great tips on how to stay safe in cyberspace:

- 1. Set good passwords.** A good password is a combination of upper and lower case letters and numbers and one that is not easily guessed. Change your password frequently. Don't write it down or share it with others.
- 2. Don't reveal personal information via email.** Emails and text messages can be masked to look like they are coming from a trusted sender when they are actually from someone else. Play it safe, do not send your personal information such as account numbers, social security numbers, passwords etc. via email or texting.
- 3. Don't download that file!** Opening files attached to emails can be dangerous especially when they are from someone you don't know as they can allow harmful malware or viruses to be downloaded onto your computer. Make sure you have a good antivirus program on your computer that is up-to-date.
- 4. Links aren't always what they seem.** Never log in from a link that is embedded in an email message. Criminals can use fake email addresses and make fake web pages that mimic the page you would expect. To avoid falling into their trap, type in the URL address directly and then log in.
- 5. Web sites aren't always what they seem.** Be aware that if you navigate to a Web site from a link you don't type, you may end up at a site that looks like the correct one, when in fact it's not. Take time to verify that the Web page you're visiting matches exactly with the URL that you'd expect.
- 6. Logoff from sites when you are done.** When you are ready to leave a site you have logged on, logoff rather than just closing the page.
- 7. Monitor account activity.** Monitor your account activity regularly either online or by reviewing your monthly statements and report any unauthorized transactions right away.
- 8. Assess your risk.** We recommend periodically assessing your online banking risk and put into place increased security where weaknesses are found.

## **Assess your risk...** (cont'd)

Some items to consider when assessing your online banking risk are:

- Who has access to your online accounts?
- How and where are user names and passwords stored?
- How strong are your passwords and how often are they changed?
- Do you have dual controls or other checks and balances with respect to access to online banking transactions?

## **What to Expect From Life Credit Union**

- Life Credit Union will NEVER call, email or otherwise contact you and ask for your user name, password or other online banking credentials.
- Life Credit Union will NEVER contact you and ask for your credit or debit card number, PIN or 3-digit security code. Please see below for more information about how our card providers, FIS and Fiserv, approach customer service calls.

### **Credit Cards**

Our card provider, FIS, will identify themselves as Card Member Services. They will never ask for your card number, expiration date or CVC (security) code.

They will:

- Verify your street address.
- Verify the last four digits of your Social Security Number.

They may:

- Ask for the last four digits of your card number.
- Ask to verify the amount of your last transaction or payment.

If you are uncomfortable with the call, please hang up and call them back on the 800 number of the back of your card.

### **Check Card**

Our card provider, Fiserv, will ask you to verify your street address. They will never ask for your card number, expiration date or CVC code.

## **Rights and Responsibilities**

With respect to online banking and electronic fund transfers, the Federal government has put in place rights and responsibilities for both you and the credit union. These rights and responsibilities are described in the Account Information Disclosures you received when you opened your account with Life Credit Union, as well as here on the privacy policy/disclosures page of our website. Ultimately, if you notice suspicious account activity or experience security-related events, please contact the credit union immediately at 615-284-5356.

This is also available in [PDF form](#), so that you can print this as a reference sheet.