

IMPORTANT ONLINE SECURITY INFORMATION

As a commitment to our members, Trona Valley Community Federal Credit Union wants to ensure the protection of your personal and account information.

Please note:

Trona Valley Community FCU, or any of our affiliates, will **NEVER** call, text or email you for your personal information, as we already have it!

For your protection, any e-mails sent from Trona Valley including member service e-mails or e-mail alerts will require that you successfully login to our secure website at **www.tronavalley.com** before entering any personal information.

If you ever receive an e-mail or phone call appearing to be from Trona Valley that asks for personal information such as your Account Number or Social Security Number; do not respond and notify us immediately at 307-875-9800.

Responding to E-mails and Internet-Related Fraudulent Schemes

The number one rule...don't respond! Call or contact Trona Valley Community Federal Credit Union and let us know of the unusual e-mail. If you have any doubt as to who is contacting you, even if it is us, hang up and call us at 307-875-9800.

For more information on how to protect yourself visit: **ftc.gov/idtheft**.

What to do if Your Identity is Stolen

Offshore terrorism is not the greatest danger American's face. It is homegrown terrorism. During the past few decades the changes in the American lifestyle have accommodated the criminal culture. In this era of technology, criminals have become more sophisticated and more dangerous. Identity theft is the fastest growing crime in this country. By now, you've probably read a million articles on how to protect yourself against identity theft, but do you know what to do if you become a victim?

Defend Yourself Against Identity Theft As soon as you suspect it. If you are noticing bills aren't arriving as expected, you receive unexpected credit card or account statements, you are denied credit for no apparent reason or you receive calls or letters about purchases you did not make, your identity has probably been stolen.

The first step you should take is placing a "**Fraud Alert**" on your credit reports, and review the reports carefully. The alerts tell creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report too. Once you place the fraud alert in your file, you are entitled to order free copies of your credit reports. Look for inquiries from companies you have not contacted, accounts you did not open, and debts on your accounts that you can't explain.

Close Accounts. Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud departments of each company where an account was opened or charged without your authorization.
- Use the ID Theft affidavit at ftc.gov/idtheft to support your written statement
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft i.e. dates, people you spoke to, what they said they would do for you, etc.

File a police report with your local police or the police in the community where the identity theft took place. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

Report the theft to the Federal Trade Commission (FTC). The FTC maintains a database of ID theft cases used by law enforcement for investigations.

Online: ftc.gov/idtheft

By Phone: 1-877-ID-Theft (438-4338) or TTY, 1-866-653-4261

By Mail: Identity Theft Clearinghouse
Federal Trade Commission
Washington, DC 20580

And always remember, Trona Valley Community FCU, or any of our affiliates, will **NEVER** call, text or email you for your personal information, as we already have it! If for any reason the credit union does need to speak with you, we will clearly identify ourselves for your security and well being, and will **NEVER** ask for your account information. If you have any doubt as to who is contacting you, even if it is us, hang up and call us at 307-875-9800 or 800-331-6268.