

## 7 Fraud Prevention Tips to Stay Safe & Secure

At Nelson & District Credit Union, we want you to experience safe and secure banking that you can depend on year after year. As part of our commitment to keeping you safe, here are 7 smart and simple fraud prevention tips that you can start using right now:

- **Protect your personal information.** Unless you're communicating with someone you know (and who has a good reason for asking), don't reveal any personal information over the phone, such as passwords, credit card numbers, or even your date of birth or occupation. And never share personal or confidential information through email, or on unfamiliar or unencrypted websites.
- **Choose and store passwords wisely.** While remembering dozens of passwords can be a burden, it's never a good idea to use the same password multiple times, or to pick passwords that sophisticated cyber criminals can easily guess (such as your birthday, street address, and so on). Also be sure not to store your passwords in a spreadsheet on your computer, or even in a notebook in your house.
- **Shield your PIN.** Regardless of whether you're using an ATM that you've used a hundred times before, or a point-of-sale terminal at your favorite neighborhood store, it only takes one bad experience to make you wish you could "turn back the clock" and shield your pin. It's a simple and smart habit that will help keep you safe.
- **Shred documents.** While it may seem a bit "excessive" for you to shred receipts and other documents that you no longer need, the unfortunate reality is that criminals will sift through garbage and recycling bins to find information they can use to commit crimes. Shredders are inexpensive, portable and easy ways to make sure that what you throw away *stays* thrown away!
- **Check all credit card statements.** Life can get very busy, and it can be hard to find time to scrutinize credit card statements each month -- especially if you have several credit cards. However, it's time very well spent! By spotting suspicious charges and reporting them immediately to your credit card company, you not only protect yourself and avoid liability, but your credit card company can investigate and hopefully thwart a would-be criminal in his or her tracks – which helps make everyone else safer, too.
- **Get your credit report once a year.** Your credit report can help you identify any suspicious activity and take action now vs. later. You can order your credit report at no charge once a year by mail, fax, phone or in-person from either Equifax Canada or TransUnion Canada. If you're concerned and want to see your credit report instantly, you can order it online for a small fee.

At Nelson & District Credit Union, we're dedicated partners in your financial well-being. By following these tips, staying vigilant, and immediately reporting any suspicious activity to the proper authorities, you can help ensure that you aren't a victim of fraud – and that your money is safe and secure.

Fraud can affect anyone at anytime. Your best protection is to be cautious, aware and responsible with your personal and financial information.