

Be Aware & Protect Yourself

Central Oklahoma Federal Credit Union Member & Consumer Safety Tips

The Credit Union, or any other creditable business, will NEVER send you an e-mail asking you to type in your account number or any other personal identification.

Never have your checks printed with your Social Security or Driver's License number on them.

Never write your account number on the outside of an envelope or postcard.

Never write down or carry your PIN number with you - Commit it to memory instead.

Keep a record of your account numbers, expiration dates, phone numbers and addresses of each Debit/Credit card you have in a secure place.

Never reveal personal information such as account numbers or other sensitive information over cordless and cell phones.

Be aware of added devices (cameras, tape, added instructional signs, etc.) when using ATM machines.

Never swipe your Debit/Credit card through a Clean your Card here display. It is often a ploy to steal your account info from the magnetic strip on the back of your card.

Always cover the keypad with your other hand when keying in your PIN number.

When paying by Debit/Credit Card always keep your card in sight.

When creating passwords use at least one uppercase and one number or symbol in your password.

Take receipts with you (including carbons) or tear them up before they are thrown away.

Never sign a blank receipt. Always draw a line through any blank spaces above the total amount before signing.

Never give out your account number over the phone unless you made the call and know for sure that you are dealing with a reputable company.

Never leave your receipt, it may have your name and account number on it, at the ATM machine after your transaction.

Be aware that camera phones could be used by anyone near you for taking pictures of your Debit/Credit card while you are paying for your purchases.

Be wary of using links sent to you by e-mail. Sometimes they take you to a webpage that looks exactly like the authentic webpage of a business you trust, so that they can gain your personal account information.

When paying for gas with your Debit/Credit card always make sure that you press the cancel button before you pull away from the pump.

Before putting in account numbers and other personal information on the internet always check to

make sure you are in a secure area. To do this look at your browser, if you are in a secure area it will change from http to https. The S at the end of http means secure.

Always be suspicious of pop up windows asking for personal info - no matter how "official" it looks.

Be wary of e-mails stating that an account you have will be closed or blocked unless you confirm billing info - DO NOT click on the link - contact the company by telephone instead.

Never E-mail personal account information. Using E-mail is as public as standing on the street corner. Remember - anyone can gain access to your e-mails.

Check your credit report at least annually to verify that no one has fraudulently gained access to credit in your name.

If you are a victim to Identity theft call the credit bureaus to have them request a security alert be placed on your account.

Never throw identifying info in the trash. Shred all mail and documents containing personal information.

Have your name removed from mailing lists for preapproved credit lines so that thieves cannot steal and gain access to the use of credit in your name.

Do not give your Debit/Credit card out to anyone else to use and NEVER share your password with anyone.

When creating passwords do not use personal info such as tele #, social security #, acct #, mothers maiden name or anything that could be of general knowledge.

Report lost or stolen checks, debit cards and credit cards AS SOON as you discover them missing.

Never believe claims that you must pay a fee to collect something that you've won.

Be wary of Cramming on your credit card bills, or any other bill. Cramming is the billing for services that you have not requested.

Be wary of giving info to anyone calling saying that they are with a business you have an account with. Hang up and call the business back with a phone number you trust before giving out any personal information.

Never carry your social security card in your wallet.