



Identity Theft

Identity theft can happen to anyone and at any time. Someone may make purchases in your name, use your Social Security number (SSN), or use your credit card.

You may receive bills for items you did not purchase or services you did not receive. Your bank account may reflect withdrawals you did not make.

How to Protect yourself from Identity Theft

Examples of how to protect your information. How would someone find your credit card number or SSN? Protect your personal information by shredding documents before you throw them away, providing your SSN only when you are required to, and by using secure passwords.

Read your monthly statements and check your credit report. When you receive account statements, review them for accuracy. You should recognize the transactions that appear on your statements. Annually, request your complimentary credit report from **AnnualCreditReport.com** or **877-322-8228**. The law entitles you to one free credit report each year from all credit reporting bureaus.

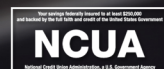
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Prevent Scams and Identity Theft

For more information, visit www.ftc.gov. This content is provided as a public service to our members and TEFCU has no affiliation with the FTC.



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Educate yourself to mitigate fraud and/or being victimized, especially with today's easy access to personal information.

Online Dating Scams

Scammers, both male and female, make fake dating profiles, sometimes using photos of other people, including stolen photos of real military personnel. The scammers typically build relationships and some may create fake wedding plans before they disappear with your money.

Don't send money. Never wire money, never put money on a prepaid debit card, and never send cash to an online love interest. You are unlikely to retrieve the funds.

Imposter Scams

You receive a call or an email and the caller may state that you've won a prize. It may appear to come from a government official. Maybe it appears to be from someone you know, such as a grandchild, a relative, or a friend. Maybe it's from someone you feel like you know, but you haven't met in person such as a person you met online.

Conduct research before you wire money to anyone. Call the person, call the government agency, or call someone you trust. Ensure you have the complete story before you decide what to do. No government agency will ever ask you to wire money.

Grandkid Scams

You receive a call and the caller says, "Grandma, I need money for bail", money request for a medical bill, or some other type of trouble. The caller says it's urgent and tells you to keep it a secret. Scammers are good at pretending to be someone else. They can be very convincing: sometimes using information from social networking sites, or hacking into your loved one's email account to make it seem real.

Verify the information. Look up your grandkid's phone number or call another family member.

Tech Support Scams

You receive a pop-up or other urgent message from someone stating your computer is infected. It may appear that the message comes from a well-known company such as Microsoft, Apple, or your internet service provider. The message will state that there are viruses or other malware on your computer and you will have to call a number or risk losing your personal data.

Stop. Do not call the phone number or click on any links. Do not send money, do not give your credit card number, and do not give control of your computer to anyone who contacts you.

IRS Imposter Scams

You receive a call from someone who says she's from the IRS. She says that you owe back taxes. She threatens to sue you, arrest you, deport you, or revoke your license if you do not pay right away. She tells you to put money on a prepaid debit card and give her the card numbers.

The real IRS will not ask you to pay with prepaid debit cards or wire transfers. They also will not ask for credit card information over the phone. If the IRS contacts you about unpaid taxes, they ask by mail, not by phone.

Do not wire money or pay with a prepaid debit card. Once you send it, the money is gone. If you have tax questions, go to [irs.gov](https://www.irs.gov) or call the IRS at 800-829-1040.

Report Scams

If you spot a scam, please report it to the Federal Trade Commission (FTC).

- Call the FTC at 877-382-4357
- Go online: www.ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify the imposters and stop them before they can get someone's hard-earned money. It really makes a difference.