



## g Account

## Is Your Identity Safe? Guard Against ID Theft

Account scamming occurs when a criminal obtains your personal financial information and uses it to take over your account(s). It can take weeks or months to discover. Fortunately, there are steps you can take to protect yourself.

### Understand the Threat

Often, the account scammer uses one or more methods, such as Phishing or Spyware, to obtain your personal information.

**Phishing** emails include links to websites that look legitimate but are really spoof sites. The information you enter through these sites is not sent to a company for verification, but is sent to a scammer to be used to access your personal information. Don't click on links that come through an email. Instead, go to the site through your "Favorites" or find it through a search engine.

**Spyware** works by inserting malicious software, "malware" or "spyware", on your computer. Spyware can be loaded when you open a seemingly harmless email attachment or click on a pop-up ad. Spyware captures your password or any other information as you type it into your keyboard and forwards it to the scammer.

### Fortify Your System

It's all about prevention! Here are some basic safety tips you can implement immediately:

- **Password** – Avoid using easily available information like your birth date, phone number or a series of consecutive numbers.
- **Virus Protection** – Update virus protection software each week. Patches should be installed to protect against file or password compromises. Windows XP can be set to automatically check for patches and download them to your computer.
- **Firewalls** – This protective wall between the outside world and your computer can help prevent unauthorized access to your computer. Use a firewall program, especially if you have a high-speed Internet connection like cable, DSL or T-1 that leaves your computer connected to the Internet 24 hours a day.
- **Anti-Spyware** – Anti-spyware programs are readily available, and every computer connected to the Internet should have the software installed and updated regularly.

### Safe Online Transactions

Technology and accountability help the Credit Union ensure that your online experience is safe and secure.

We never send emails requesting personal information. We will never ask you to verify information through an email and would never ask you to click on a special link/site to do so. If you receive an unsolicited email requesting your account information, please forward it along to us at [comments@securityplusfcu.org](mailto:comments@securityplusfcu.org) so we can look into it further.

### Maintain Your Vigilance

Early detection is critical.

- Check your statements regularly. If something seems irregular, contact us to discuss it. Monitor your accounts online to discover problems sooner.
- Check your credit report at least annually. If a scammer is misusing your credit, clues are likely to show up here. You can receive a free copy of your credit report, upon request, once every 12 months by calling toll-free 1-877-322-8228 or logging on to [www.annualcreditreport.com](http://www.annualcreditreport.com)

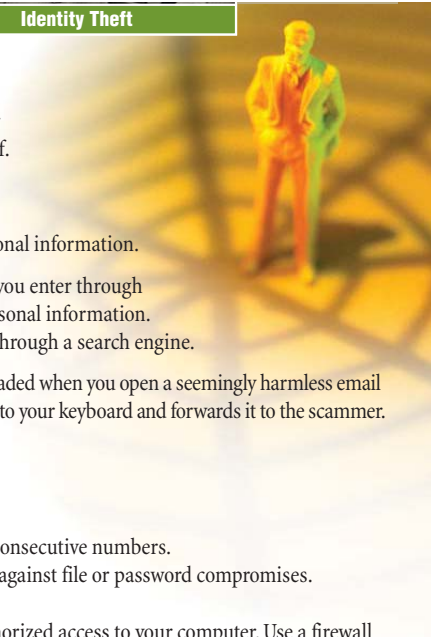
We take significant measures to protect the safety and security of your accounts against Identity Theft. And your online security has always been one of our top priorities. This is why we offer Enhanced Login Security for eBanking. Enhanced Login Security is a security service that's free, easy, and most importantly, gives you extra protection from Fraud and Identity Theft.

Enhanced Login Security identifies you as the true "owner" of your accounts by recognizing not only your password, but also the computer(s) you regularly login from.

If we don't recognize your computer, you will be prompted to provide information that only you will know, as an additional line of defense against access to your accounts.

Account scamming is the fastest growing form of Identity Theft.

When it comes to Identity Theft, you can't control if you will be a victim, but you can guard against it.



## Turbo Charge with



With April 15th right around the corner, it's time to turbo charge your tax return.

TurboTax® Online is an easy, accurate and fast way to file. Our guides you through your return step-by-step, so you can file before filing it electronically.

You should receive your refund in as little as 24 hours to your Share or Checking account.

Plus, TurboTax® offers a Deduction Maximizer that finds all your deductions and credits so you get every dollar.

To file your taxes electronically, visit our website.

Turbo charge your refund with TurboTax.

## 2008 Martin Luther King Program

On January 15th, CEO Timothy Carney and Chairperson of the Board Barbara G. Carney, along with members of the Credit Union Board of Directors and management team, attended the SSA's 2008 Martin Luther King Program.

During the program, Chairperson Cuffie Carney presented Dr. Wells and Commissioner Astrue with a \$700 check, marking the start of the 2008 Scholarship program. This money, along with other contributions from the Education Association (EAA), was presented to Wood County Community/School Partnerships ceremony.