



Steps to Assist in Preventing Identity Theft

Mid Minnesota Federal Credit Union takes your personal financial security very seriously.

Please remember, do not provide account information or click on links included in emails or texts you were not expecting.

MMFCU will not ask for any personal information via telephone or email that you, the member, has not initiated. If you are unsure of a phone call, email, or a text is legitimate, call your local MMFCU branch at a phone number you find at www.mmfcu.org or local phone directory. Do not return calls via a phone number provided by the "in-question" call, email or text.

For more information on how to protect your identity go to www.usa.gov/identity-theft

No one can guarantee that your identity will not be stolen, but here are some basic steps you can take to protect your privacy:

- **Consider a "junk" email address.**
Have one for signing up for mailings or ordering products online. It reduces the odds of your friends getting spam or malicious emails should your email get breached.
- **Monitor your bank statements and credit card statements regularly.**
- **Review your credit report (at a minimum) once a year at: www.annualcreditreport.com**
- **Review your healthcare insurance benefit statements to assure the charges are for procedures or products you or family members have had.**
- **Buy a cross-cut type shredder.**
Shred all financial information such as: bank statements, credit card receipts, pre-approved credit applications, etc.
- **Be careful of "Dumpster Diving".**
This is still one of the major ways criminals get your information.
- **Never provide your financial or credit card account number** to anyone unless you have initiated the purchase or the phone call. Your financial institution will never ask you for your account number if they called YOU!
- **Be watchful when using your PIN number at ATM's or merchant keypads.**
- **Get checks directly deposited into your bank account** (ie. Social Security)
- **Empty your wallet of extras.**
Remove your social security card and credit cards you do not use often. And, carry your birth certificate and passport only when necessary.
- **Keep an emergency list** of all your financial account numbers and credit card accounts in a safe location; such as a safety deposit box at your financial institution.



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