

Vigilance Pays

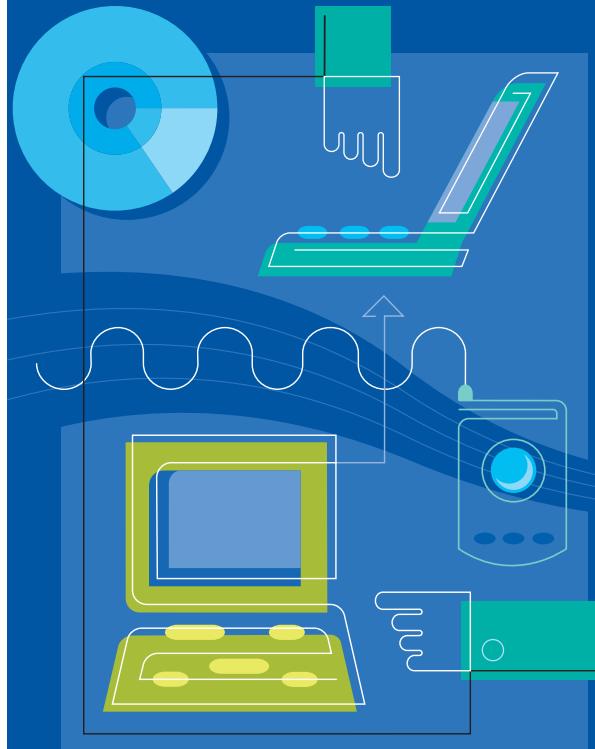
Chances are you will never be victimized by account hijacking identity theft. But if you are, early detection is critical.

- Check your statements regularly. If something seems irregular, contact Telco to discuss it. A recent study showed that people who monitor their accounts online discover problems sooner.
- Set “Alerts” in your online Telco Home Banking and Mobile Banking systems. It’s free, it’s easy, and a great way to know quickly when there is questionable account activity.
- Check your credit report at least annually. You are entitled to one free credit report annually from each of the three major credit bureaus. If a hijacker is misusing your credit, clues are likely to show up here. For a free report, go to www.annualcreditreport.com

Telco Community Credit Union takes substantive measures to protect the safety and security of your accounts. By acting today to strengthen security at your end of the internet highway, hijackers will have an even tougher time.

Account Hijacking

& IDENTITY THEFT



■ How to recognize it

■ How to prevent it

Protect Yourself Against Account Hijacking

The fastest growing form of identity theft is called “Account Hijacking”, and it can have a devastating effect. Around 2 million people have been victimized with this kind of fraud in the past year.



Account hijacking occurs when a criminal obtains your personal financial information and uses it to take over your accounts. It can take weeks or sometimes months to discover. Fortunately, there are steps you can take to protect yourself.

Understand The Threat

Account hijackers use one or more methods to obtain your personal data. You should be particularly aware of these two most common:

Phishing Phishing is a technique to deceive people into providing user names, passwords, and account numbers via deceptive e-mails and fake websites. The common phishing attack involves an e-mail that claims to be from a legitimate financial institution. The e-mail typically tells the person that there is some sort of problem with their account, and gives instruction to click on a hyperlink to “fix” the problem. This hyperlink takes the person to a fake website to collect a financial account user name and password... which is then used to hijack the real account.

Spyware Hijacking by spyware works by inserting malicious software (“spyware”) on a person’s computer. Spyware can be loaded automatically when a person opens a seemingly innocent e-mail attachment or clicks on a pop-up advertisement. The spyware collects selected information like user names, passwords, and account numbers, and transfers that information to the criminal.

Fortify Your System

Here are some basic safety measures you should implement right away:

Password Protection If your password is easy for you to remember, chances are good it is also easy for a hacker to figure it out. Be sure to use a combination of letters and numbers, and avoid the obvious such as pet names, your home address, birth days, and similar easy-to-crack codes.

Anti-Virus Software Your computer’s anti-virus software is like a vaccine - It works at first, but it’s effectiveness wears off if you don’t keep it up-to-date to guard against new virus strains.

Anti-Spyware Anti-Spyware programs are readily available, and every computer connected to the internet should have it installed... *and updated regularly.*

Phishing Awareness If you receive an unexpected e-mail, or one that you consider suspicious, delete it. Remember, Telco or any other financial institution will never send you an e-mail that asks you to “verify information”.



Quick Facts:

- An estimated 2 million people are hit with account hijacking each year; most say it was from a phishing e-mail.
- Overall account fraud totals more than \$2.4 billion annually, \$1,200 per victim.
- People who monitor their accounts online (rather than just with monthly mailed statements) can detect hijacking earlier. In one report, victims’ losses were one-eighth of those who detected the crime via paper statements due to early detection.