

FRAUD ON THE RISE

COGNIS CREDIT UNION OFFERS THESE TIPS TO HELP YOU AVOID BEING A VICTIM OF FRAUD



WHAT TO DO:

1. Routinely review your bank account or credit card statement either by mail or online at www.cogniscu.com. To view your credit card account online, you will need to access the [EZ Card Info link](#) on our website. Reconcile your checking account each month. Watch for any unusual transactions or purchases you didn't make.
2. Register your cards with [Verified by Visa](#), where you'll assign a unique password to your cards. Verified by Visa ensures that only you may use your card online.
3. Shred everything! All personal and financial information including bills, receipts, and credit card offers should be shredded.
4. Keep personal documentation in a secure location.
5. Call the post office immediately if you are not getting your mail.
6. Report lost or stolen credit cards immediately. Cancel all inactive credit card accounts.
7. Monitor credit card expiration dates. Ensure replacement cards arrive in time.
8. Use passwords on you credit cards and other accounts.
9. Catch fraud by reviewing your credit reports. See www.annualcreditreport.com to obtain free annual credit reports.

WHAT NOT TO DO:

1. Don't give your social security number, credit card number, or any account details over the phone unless you've initiated the call and know who you are talking to.
2. If you get an email or pop-up message that asks for personal or financial information, do not reply. And don't click on the link in the message, either. Legitimate companies don't ask for this information via email. If you are concerned about your account, contact the organization mentioned in the email using a telephone number you know to be genuine.
3. Don't email personal or financial information. Email is not a secure method of transmitting personal information.
4. Never write passwords or Personal Identification Numbers on paper and store them in your wallet or purse. Memorize them instead.

