



## Member Data Security

The 600 Atlantic Federal Credit Union advocates strong security measures to protect our members against identity theft and fraudulent activity.

**ENHANCED LOGIN SECURITY (ELS):** Our web page utilizes the ELS system to protect your online account information from fraud and internet crimes such as intrusion and “Phishing”. The additional layers of protection include: a security image and security phrase so you can be certain that you are accessing our valid site; and security challenge questions if we have difficulty authenticating your identity. These two safeguards work together to provide an additional line of defense against unauthorized access to your account.

**ALERT ME Identity Theft Protection:** With the recent security breaches at various retail stores leading to potential widespread identity theft, it is important for consumers to monitor their credit files. 600 Atlantic FCU is providing its members access to a consumer credit monitoring service, AlertMe, at a fraction of the cost charged by most other similar services. With daily monitoring and e-mail notifications of credit activity from AlertMe, you will be able to quickly identify suspicious activity and prevent the financial sabotage that can devastate your credit. Sign up for AlertMe here.

**FALCON FRAUD Manager for VISA Credit Cards.** 600 Atlantic FCU has implemented a 24/7 Fraud management program to protect your credit card. Through our VISA partnership, there is constant monitoring of credit card activity, and card usage outside the norm will cause VISA to contact you to ensure the charge. It is very important to provide an active telephone number so that VISA can contact you in case of an emergency, otherwise the card will be shut-down immediately to any further use. To report your card lost or stolen please call (800) 843-5463.

**DEBIT VISA Check Card** for ATM and point of sale purchases. FraudWatch Plus service monitors the activity on the account 24/7 and will attempt to call the member to ensure the authenticity of the activity. It is important that your address and phone number is accurate and up to date to ensure communication and re-issue of new cards. To report your card lost or stolen please call (800) 264-5578.

**TRAVELING.** Please notify the Credit Union if you are traveling out of state or overseas where you may use your VISA credit card or Debit card. We can place travel notifications to VISA specific to your card to ensure card usage/availability.

Tips for preventing Identity Theft

Beware of Phishing e-mails purported to be from any financial institution or regulator such as the FDIC or NCUA. Remember that 600 Atlantic FCU will never ask you for account numbers or passwords or your social security number by e-mail.

Even if the e-mail does not look suspicious you should be suspicious if it asks for private information

Never give out your social security number, account numbers, or passwords to anyone over the phone unless you are 100% sure that the call is legitimate.

Order your free credit report each year through [www.annualcreditreport.com](http://www.annualcreditreport.com), and review the report for accuracy.

Review your Credit Union and VISA card statements monthly to ensure there is no fraudulent activity