

## Member Data Security

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

**ENHANCED LOGIN SECURITY / ELS:** Your Credit Union web page utilizes the ELS system to protect your online account information from fraud and internet crimes. The additional layers of protection include: identity login, personal security questions, a personal security pass word or phrase, together with a password. These safeguards work together to provide an additional line of defense against unauthorized access to your account.

**VISA CREDIT CARDS WITH FALCON FRAUD MANAGE:** Your Credit Union 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. If there appears to be improper use of, potential fraudulent activity, and/or card usage outside the norm, your card may be temporarily blocked until the issue that cause the alert is confirmed and verified. It is very important to provide an active telephone number so that VISA can contact you in case of an emergency. To report your card lost or stolen please call 1-866-604-0380.

**DEBIT VISA 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 1-800-791-2525.

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

### **TIPS FOR PREVENTING IDENTITY THEFT:**

1. Beware of Phishing e-mails (fake emails that will try to get personal information) purported to be from any financial institution or regulator such as the FDIC or NCUA. Remember that the Credit Union will never ask you for account numbers or passwords or your social security number by e-mail since we already have that information.
2. Even if the e-mail does not look suspicious you should be suspicious if it asks for private information.
3. Never click a link that is contained in an email that looks suspicious.
4. Make sure you have a good anti-virus and anti-malware program that is updated frequently.

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

**REVIEW CREDIT UNION AND VISA STATEMENTS REGULARLY:** You are the front line for fraud protection. Make sure you review your Credit Union and VISA card statements regularly to ensure there is no fraudulent activity. Contact the Credit Union immediately if you find something you are not sure of, 575-622-0560, Monday through Friday 8:30-4:00 Mountain time.