

Protecting Yourself

# From Identity Theft



## Introduction

In our increasingly interconnected world, the threat of identity theft looms large. However, by understanding the risks and adopting certain practices, you can significantly reduce the likelihood of becoming a victim.

### Understanding the Risks

A Pew Research Center study reveals that nearly 30% of Americans experienced identity theft in various forms over a year. The most prevalent type involved fraudulent charges on credit or debit cards, followed by unauthorized access to social media or email accounts, and attempts to open new credit lines or secure loans fraudulently.

The consequences of identity theft can be severe, leaving victims liable for unauthorized debts and expenditures.

### Credit Card Protections

Using credit cards can limit your financial liability. Most issuers provide zero-liability fraud protection, and federal law caps cardholder liability at \$50. To benefit from this protection, it's crucial to report any suspicious activity within 30 days. Regularly reviewing your statements and reporting unauthorized transactions can save you from the hassles of dealing with identity theft consequences.

### Best Practices for Personal Information Security

- **Discretion with Personal Information:** Be cautious about sharing financial details, even with friends and family.
- **Unique PINs:** Avoid obvious choices like birthdates or Social Security numbers.
- **Secure PIN Storage:** Never keep your PIN in your wallet.
- **Record Keeping:** Maintain a secure list of account numbers and contact information for your financial institutions.
- **Dispose of Sensitive Information Safely:** Shred receipts and bills before discarding them.

# Online Security Measures

When interacting with websites, ensure they have SSL certificates, indicated by a lock symbol and "https" in the URL. This confirms the site's identity and encrypts your connection.

## Avoiding Phishing Scams

Be vigilant about links in emails, even from known sources. Look for typos or other signs of illegitimacy, as these can be indicators of phishing attempts designed to steal your information or infect your device with malware.

## Navigating Telemarketing Safely

Telemarketing scams, often promising free trips or discounted services, are prevalent. The FTC reports that fraudulent phone calls are a major source of scams, especially among older adults. To safeguard against these, request information by mail and avoid providing personal details over the phone.

## Responding to Suspicious Calls

Protect your personal information, including bank details, credit card numbers, and Social Security number. Report any suspicious calls to the FTC at 1-877-FTC-HELP or through their consumer complaint form. Although registering with the Do Not Call List can help, violations are still common.

## Resources for Victims

If you suspect you've been targeted, contact your bank or credit card company immediately. Visit [IdentityTheft.gov](https://www.identitytheft.gov) for reporting the theft and guidance on next steps. For more information on fraud and its financial implications, visit [Fraud.org](https://www.fraud.org).

## Conclusion

In our digital era, the risk of identity theft cannot be entirely eliminated, but by following these guidelines, you can significantly reduce your vulnerability. Stay informed, vigilant, and proactive in protecting your personal information.

### Disclaimer

This content is designed to provide general information and serve as a preliminary resource. It is not a substitute for personalized advice from a qualified, licensed professional. We recommend consulting such a professional to obtain advice specific to your unique situation. The information in this article and any associated materials should not be interpreted as financial or legal advice.

While efforts were made to ensure the accuracy and timeliness of the information at the time of creation, we do not claim that it is error-free or reflective of the most current data. Pioneer Appalachia Federal Credit Union cannot be held responsible for any

inaccuracies, nor do we guarantee the information's relevance, completeness, or suitability for any individual purpose.

By accessing this content, you acknowledge that Pioneer Appalachia Federal Credit Union is not liable for any outcomes resulting from the use, or misuse, of the information provided. This includes, but is not limited to, decisions made regarding financial or legal matters. Always seek the guidance of a qualified, licensed professional for such decisions. Your use of this information confirms your agreement to absolve Pioneer Appalachia Federal Credit Union of any liability in connection with the use of this information.

# Contact Information

## For Further Inquiries

[www.PioneerAFCU.org](http://www.PioneerAFCU.org) | 1316 Kanawha Blvd E, Charleston, WV 25301 | (304) 348-6648