



FRAUD PREVENTION

SET UP ONLINE BANKING ALERTS

- Visit fairmontfcu.com to log into online banking or log into the mobile app.
- Select More, then alerts from the drop down menu.
- Select the event or situation you would like to be notified about. For example, select Authentication to receive online banking access alerts.
- Select the type of notification. You can choose email or push notification to your phone.

1. GUARD YOUR PASSWORDS

Avoid predictable options like birthdays or pet names, opting for a complex mix of letters, numbers, and symbols. Never share passwords or multi-factor authentication codes (MFA).



2. WATCH OUT FOR CALLS

Be wary of unsolicited calls, emails, and texts. Phishing schemes are common. Fairmont Federal Credit Union will never reach out asking for account information or MFA codes. Verify contact information using a known alternate method.



3. SECURE YOUR SYSTEM

Update your software regularly, from your operating system to your apps. These updates often fix security vulnerabilities, making your digital walls harder to compromise.



4. BE ALERT, NOT ALARMED

Stay informed about common fraud tactics and scams circulating online. Awareness empowers you to identify suspicious activity and avoid falling victim.



5. TRUST BUT VERIFY

When shopping online, stick to reputable websites with established reviews. Look for security badges and encryption protocols that indicate secure transactions.



6. MONITOR YOUR FINANCES

Closely monitor your bank accounts and transaction activity regularly. Spotting unauthorized activity early can help minimize damage and prevent further losses. A good practice would be to review your activity within online banking throughout the week and always review your monthly statement.



7. REVIEW CREDIT REPORTS

Review your credit report at a minimum annually. You are entitled to one free credit report every 12 months from each of the 3 major nationwide credit reporting companies. For more information visit annualcreditreport.com



Place a Fraud Alert:

Equifax
P.O. Box 105069
Atlanta, GA 30348-5069
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016-2000
<https://www.transunion.com/fraud-alerts/>
(800) 680-7289

Place a Security Freeze:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348-5788
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(888) 298-0045

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
<https://www.transunion.com/credit-freeze/>
(888) 909-8872