



Protecting Your Identity

Identity theft and fraud are a serious problem. Knowing the facts about identity theft is key to helping protect yourself from being a victim.

In this issue of Dupaco's *Money Matters*, you'll find tips on how to protect yourself on social media, how to help protect aging parents from fraud, how to protect your credit score by avoiding common mistakes, and more!



ARE YOU OPENING THE DOOR TO FRAUD?

The next time you log on to your social networking accounts, consider these tips to help keep your private information private:

Think twice about quizzes

Sure, those online quizzes can be entertaining, but fraudsters can use your responses to correctly answer security questions to gain access to your other online accounts and steal your identity.

Give your accounts a regular checkup

Review your privacy settings, friends lists and followers every three months. Don't recognize

someone? Unfriend or unfollow them. Set your Instagram, Facebook and Twitter feeds to private so only your friends and followers can view the content you post.

Hold off on posting

Avoid the temptation to always post in the moment. Remember: every photo you post provides others with deeper insights into you and your family, friends, home and interests.

Convenience isn't always better

Many websites allow you to log in with your Facebook or Twitter account rather than

sign in as a new user. While this method is quick and easy, you need to make sure you understand what permissions the app is requesting of your Facebook or Twitter account.

Take advantage of the added security

Enable two-factor authentication on your social media accounts. It's an extra layer of security designed to ensure you're the only person who can access your account—even if someone knows your password.

PROTECTING AGING PARENTS FROM FRAUD

Elder financial abuse has been called the fastest growing crime of the 21st century, according to the Credit Union National Association. Here are some steps adult children can take to help their aging parents avoid falling victim to financial exploitation:

Plan ahead

To ensure your parents' wishes continue to be followed, it's important to encourage financial decisions to be made early on. Consult a financial planner, such as Dupaco Financial Services or First Community Trust, for financial and estate-planning services. Consider the need for power of attorney on accounts, or have select family members added to accounts so they can help monitor for suspicious activity

Monitor credit

Dupaco's Bright Track credit monitoring service can help watch for errors on your parents' credit report. Dupaco also offers Family ID Restoration coverage for additional resources to help respond to fraud.

Review accounts

Help your parents monitor their accounts through Shine Online Banking. Dupaco's eNotifier Alerts can help alert you to suspicious activity and out-of-character transactions.

Protect private information

Warn family members against sharing personal information, such account, PIN and social security numbers. And secure items such as checkbooks, account statements and social security information.

Question the suspicious

Encourage family members to question anything regarding their finances. They should feel free to consult a trusted family member or contact their financial if they have concerns.

WATCH FOR RED FLAGS

- They're confused about their accounts.
- They are missing checks or credit cards.
- They start using their debit or credit cards when they never did in the past.
- They have unpaid bills or start receiving statements from new credit cards or utilities.
- They have unexplained withdrawals from accounts or need money for out-of-character purchases.
- Their statements or regular mail are no longer being delivered, or they have unexplained address changes.
- Unknown or unexpected names have been added to their accounts.
- New "friends" accompany them to conduct transactions.
- You suspect forgery on their documents.

5 COMMON MISTAKES THAT COULD HURT YOUR CREDIT SCORE

It's important to understand how to maintain your credit score so when it comes time for you to borrow money—for a home, car or to pay for college—you may qualify for the lowest possible interest rate.

Here are some of the more common credit mistakes consumers make:

1. Racking up large credit card bills - even if you pay them off.

When you have large balances on your credit card, it takes away your capacity (how much credit you have available versus how much credit you are using). The more credit you have available, the better off you are.

2. Missing one payment.

A single delinquency can cost a previously stellar credit score to fall. Whether it's a \$5 credit card payment or a \$1,000 mortgage payment, being late one time, no matter the payment size, will equally hurt your credit.

3. Closing old accounts.

Think twice about closing out an old credit card, which you've always paid off on time, simply because you rarely use it. Not only does this hurt your credit score from a capacity standpoint—you're taking away available credit—but it also removes a valuable credit reference.

4. Opening too many accounts at once.

It's OK to open a new credit card here and there, but don't go overboard. Each application and subsequent credit pull generates an inquiry that appears on your credit report, which can negatively affect your score.

5. Not checking your credit report.

Take advantage of Dupaco's Bright Track credit monitoring, which gives you access to your credit score and full credit report as a free benefit of a Dupaco membership. You should have an inkling of where your credit stands, and know whether there are mistakes or other issues that need to be fixed.



Learn more at dupaco.com/BrightTrack

Don't forget when using a credit card:



Pay off your balance in full and on time. This allows you to stay out of debt and build your credit history while enjoying the perks and convenience of your card.

HOW TO SPOT A CARD SKIMMER

What is a card skimmer?

A card skimming device is a piece of equipment fraudsters attach over card readers at ATMs or self-service payment kiosks at gas pumps, parking garages and elsewhere. Skimmers can also be installed inside the gas pump.

During the legitimate transaction, a card passes through the skimming device that illegally captures the card number. Criminals may also install a camera nearby to simultaneously record the cardholder's PIN as it's entered. Thieves then retrieve the card skimmer and the stolen card information.

How to spot a card skimmer

At the gas pump, the security seal tape on the fuel dispenser door should NOT be broken. If there is no tape, check to see if the dispenser door looks as if it's been forced open.

Before you insert a card into any self-service payment kiosk, look at the plastic surrounding the card reader. It should look permanent and professional and all pieces should be securely affixed to the machine, not loose.

Be alert for any pieces attached to the machine that look out of place or as if they are not part of the originally manufactured machine.

You should NEVER be able to remove any cover that's on the card reader.

Also, businesses and financial institutions do not point a camera toward the keyboard.

What to do if you are suspicious

If you are suspicious that an ATM or a self-service payment kiosks has been tampered with, DO NOT use the machine, and contact your local law enforcement immediately.

If you believe you are the victim of fraud or identity theft, please contact Dupaco immediately at 800-373-7600.

