

Welcome to the SeaComm Federal Credit Union podcast. Your guide to financial information and what's going on at your credit union!

Online shopping has caused a major rise in credit card fraud. Hundreds of thousands of people report some form of credit card fraud each year. Nowadays, criminals don't have to take your card, all they need is the information. Once they have it they can use your credit card to make purchases and really hurt your credit score. They could also sell your credit card information for a lot of money. Scammers will try different tricks to get access to your information. Follow these tips to protect your financial health.

Be Cautious of Public Wi-Fi

We are constantly connected to everything through our phones, and many people have wireless internet at home, but what if you're out? Free Wi-Fi is very convenient when not at home, however it can be dangerous to make any transactions on it. If you're paying a bill or purchasing something and you're not on password protected internet, your information could be stolen. Always use a private Wi-Fi connection if you have to enter your information, or don't use Wi-Fi at all, and stick with data. Hacking through public networks is one of the easiest ways for credit card fraud to occur.

Look at Your Statements

It's a good habit to monitor your accounts on a regular basis. This could mean keeping track of your monthly statements, or logging in to your account online. If you check your accounts regularly, you will catch any fraudulent activity much quicker. You know what you use your credit card for, so if you see something wrong or your balance is "off," report it. The faster you catch something wrong the faster you will have it fixed. If you have a SeaComm Visa® Platinum, you can access your account information on the SeaComm mobile app. There, you can view your balance, see transactions, and check how much available credit you have. You even have the option to set up text alerts, which can notify you when certain account activity happens such as a change in your balance, or when a balance drops below a specified amount!

Keep Your Information to Yourself

Each day millions of calls are made by telemarketers trying to sell products or services. Some of those calls are scammers trying to get your money or information. It could be a fake contest or maybe a "charity" asking for a donation. It might sound real, but it probably isn't. Never give out your credit card information over the phone to someone trying to sell you something or a charitable organization that you've never heard of. You shouldn't send it through email either. Keeping your credit card information to yourself will prevent it from landing in the wrong hands.

Don't Share Your Card

This one might sound like a no brainer, but you would be surprised. Never give out your credit card to anyone. Don't give your card to someone who is picking up food just because you want to treat them. Go out and use your card yourself. Accidents happen, and if someone loses their own cards, then they can lose your card as well. If your debit card or SeaComm Visa® Platinum credit card has been lost or stolen, you can report it by calling us at (800) 764-0566. As an added layer of security over your debit

card, you can also turn your card “on” or “off” in the “Debit Card Controls” menu option in the SeaComm mobile app!

Having your credit card information stolen can be a traumatic experience, but there are ways to protect yourself. With a Benefits Plus® checking account, you have access to a full suite of Identity Theft protection services, including Fraud Alerts and IDT Restoration Rescue®. Benefits Plus® will assist in filing police reports and contacting all credit bureaus, creditors, financial institutions, merchants, and even utility companies on your behalf. Visit your local SeaComm branch to upgrade your basic checking account to a Benefits Plus® checking, today!

For complete information, terms, conditions and exclusions please visit www.benefits-plus.org or call 866-329-7587.

That’s it for this edition of the SeaComm Federal Credit Union podcast. Thanks for joining us!