



# HELPING HANDS



## 6 ways to protect yourself from financial fraud

(excerpts from [www.go.aliiantcreditunion.com](http://www.go.aliiantcreditunion.com))

**Account-Takeover Fraud** – where someone opens accounts or takes out loans in your name – is on the upswing nationwide. Here are some simple, concrete steps you can take to protect yourself.

1. Monitor your accounts by signing up for alerts.

In addition to reviewing statements, keep an eye on your accounts online or via mobile, or sign up for alerts from Alliant, Visa and other financial providers.

2. Update your contact info.

If you've moved or your email/phone has changed, let your financial institution know. If they don't have your email and phone, it will take longer to notify you if they suspect fraud.

3. Use hard-to-hack passwords.

Don't reuse IDs and passwords on multiple sites, especially those related to your finances. Use strong, unique passwords.

4. Keep personal information private.

Don't share details about your family or home online, especially if its info you've used as a security question.

5. Be alert to phone and online scams.

If you receive an email or phone call asking you to send money to help a loved one or to "verify" or change your login or password, don't do it! It could be a fraudster "phishing" for information or trying to scam you. Instead, call the bank or your family member to verify if the email or call is legit.

6. Check your credit report regularly.

Watch for new accounts, loans or credit cards that you didn't open.

For more tips on how to protect yourself and your family from fraud see also:

[https://action.aarp.org/site/SPageNavigator/FWN\\_Cyber\\_Scams.html](https://action.aarp.org/site/SPageNavigator/FWN_Cyber_Scams.html)



## Access Your Credit Report

AnnualCreditReport.com provides the only authorized free annual access to your credit report under federal law. The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting agencies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. You may order your reports from each of the three nationwide consumer reporting agencies at the same time, or you can order your report from each of the agencies one at a time:

[www.ftc.gov/bcp/edu/microsites/freereports/index.shtml](http://www.ftc.gov/bcp/edu/microsites/freereports/index.shtml)



# Telephone Scams

(excerpts from [USA.gov](http://USA.gov), common scams and fraud)

Every year, thousands of people lose their money and personal information to telephone scams. Typically, phone scammers will try to sell you something you hadn't planned to buy and will pressure you to give up personal information, like your credit card details or Social Security number.

## Common Phone Scams

In telemarketing fraud, phone scammers will often use exaggerated—or even fake—prizes, products, and services as bait. Some may call you, but others will use mail, text, or ads to get you to call them for more details. Types of phone scams include:

- Travel packages - "Free" or "low-cost" vacations can end up costing a fortune in hidden costs.
- Credit and loans - Popular schemes include advance fee loans, payday loans, and credit card loss protection.
- Fake business and investment opportunities - As business and investing can be complicated, scammers take advantage of people not researching the investment.
- Charitable causes - Many phone scams involve urgent requests for recent disaster relief efforts.



## IAM Peer Employee Assistance Program



The heart and soul of the District 141 Employee Assistance Program is the local lodge EAP peer coordinator. These dedicated men and women volunteer their personal time to assist other union members and their families who are experiencing personal difficulties. EAP coordinators do not make clinical diagnoses or clinical evaluations, however, they are trained to make a basic assessment of your situation and refer you to an appropriate resource for a more detailed evaluation. EAP coordinators will follow up to ensure you have been able to access services that addressed the difficulty you were experiencing.

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## IAM EAP Calendar

# 2017

William W. Winpisinger Education  
and Technology Center

**Labors Assistance  
Professionals Conference  
Tropicana, Las Vegas  
July 16-21**

### EAP I

Oct 1-6

### EAP IV

**\*NEW DATE\***

October 29 - Nov. 3