

SCAM #12 ALERT

Don't get fooled by fake credit report sites

You may have seen Web sites or received unsolicited e-mails offering free credit reports. Be aware that some of these online sources may not provide credit reports, but may be using these sites as a way to capture your personal information, like bank account information or Social Security Numbers. Here are some things to look for to keep your data confidential.

What to avoid

- Don't click on a link you receive in an unsolicited e-mail. Instead, contact a company you know to be legitimate to request your report.
- Check to see whether the company who contacted you has a working telephone number and legitimate address. Web sites like anywho.com and switchboard.com are good resources.
- Look for misspellings or grammatical errors. Obvious mistakes like an area code that doesn't match an address, is a giveaway that the site is a scam.
- Check to see if the e-mail address matches the Web site address. If you enter the address and it re-directs you to another site, don't enter any of your personal data.

How to get a free credit report

As part of the Fair and Accurate Credit Transactions Act (FACT Act), consumers can get one free credit report from each of the three national credit reporting agencies once every 12 months. Just visit annualcreditreport.com to safely get a copy of your report.

Check www.sefcu.com for more Scam Alerts and additional information.



SEFCU is committed to helping members protect themselves against fraud. This is the twelfth in a series of SCAM ALERTS to educate members about deceptive activities that could harm members' financial security. While we cannot advise members of every scam, we hope the series will advance awareness of privacy and security issues.

©SEFCU, January 2006