



With the holidays fast approaching we need to take the time to keep track of our Credit Cards, Debit Cards and our Statements.

Fraud is increasingly on the rise during these harsh economic times and no one is immune from it.

Here are some important steps for you to take to help protect yourself from fraud.

Never disclose information about your accounts or your cards through unsolicited e-mails or telephone calls.

Review your account statements for any unauthorized activity.

Do Not give your PIN (personal identification number) to anyone or keep it with your cards.

Shred all documents that contain any personal information about you or your accounts before you throw them away.

Always use a secure website when making purchases online and only buy from reputable companies.

Review your credit report at least once a year. Look for any discrepancies. Here is the information to get your free credit report. www.annualcreditreport.com or call 877-322-8228.

If you are moving, contact your creditors and financial institutions immediately so they can update their records. Do not be alarmed if they ask for the change of address in writing as they are only helping to protect you.

Keep the phone numbers to report lost or stolen cards separate from your cards.

Here are the phone numbers to report lost or stolen cards with Tiffin St. Joseph Federal Credit Union.

Visa Credit Card 800-808-7230 or 419-448-0191 After business hours call 800-991-4964

Debit Mastercard 800-542-2121 or 419-448-0191 option 6 will direct you to Elan to report your debit card lost or stolen. After business hours call 800-264-5578.

If you have any questions or concerns about your accounts, please do not hesitate to contact Tiffin St. Joseph Federal Credit Union at 419-448-0191 or 800-542-2121.