



### Ask An Expert with Cassie Mangold

By: Cassie Mangold, Vice President of Lending Services, TTCU Federal Credit Union

#### Q: What are ways I can protect myself from credit card fraud?

Great question! In today's day and age, it seems like fraud is becoming increasingly prevalent. It's important to learn how to protect your credit card from fraudulent activity before it ever occurs.

Credit card fraud is a form of identity theft that occurs when someone uses another person's credit card or credit card information to buy something or access an account without permission.

**1. Keep Your Alerts On** – When it comes to finances, surprises are often unpleasant unless, of course, you happen to win the lottery. Keeping your alerts on is a surefire way to combat fraud head-on. By enabling alerts, you will receive immediate notifications of any suspicious activity or unusual transactions on your account. You can set up alerts for transactions, debit card purchases and changes to your personal information. These alerts serve as an early warning system, providing you with peace of mind and helping you stay in control of your money.

**2. Update Your Information** – Keeping your contact information up to date with your financial institution is crucial for a strong and secure banking relationship. It serves as a line of defense against potential fraud and unauthorized access to your accounts. By ensuring that your financial institution has accurate and current contact details, you enable them to promptly notify you of any suspicious activity, protecting your financial well-being. Additionally, up-to-date information allows your financial institution to communicate important updates, policy changes or critical announcements that may affect your banking experience.

**3. Protect Your Identity** – When it comes to protecting your identity, staying ahead of the game is important. Protecting your personal information, such as your address, social security number and credit card details, is essential to prevent unauthorized individuals from exploiting it for fraudulent purposes. It's important to store and dispose of financial documents with care and refrain from sharing personal information on unsecured websites or public Wi-Fi networks. Protecting your identity can minimize the chances of fraudsters gaining access to your sensitive information and misusing it. Above all else, TTCU is committed to helping you, whether providing you with tools to help recognize fraud or being in your corner should the unthinkable happen.



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