



Staying safe from identity theft



Identity theft is on the rise and wreaking havoc on the lives of many Americans. While everyone is at risk and there's no foolproof way to safeguard against it, learning how to protect yourself from this type of fraud can go a long way in lowering your risk of identity theft.

According to the Insurance Information Institute, there were 3.2 million cases of fraud reported to the Federal Trade Commission (FTC) in 2019. Of those cases, 20.33% were identified as theft-related. This resulted in \$667 million in losses, which was a 46% increase since 2018. The FTC showed Ohio faring better than most states in reports of identity theft per capita in 2019, but still reporting more than 10,000 complaints.

While no one is immune to identity theft, some are more at risk than others. Children, seniors, active duty military and social media users, who make it easy for cybercriminals to discover personal and sensitive information, are all more susceptible to fraud. However, The Ascent noted people ages 30 to 39 reported the most cases (30.2%) of stolen identity last year.

Understanding different types of identity theft is essential for protection against it. According to The Ascent, the most common is credit card fraud, which makes up 41.8% of identity theft reports. Others include synthetic account fraud, a combination of real and false information, and data breaches. The Capital One cyber incident, which was the biggest breach in 2019, falls under this category. (AMEHILC L OKYZCM)

Tips for lowering your risk of identity theft

One in 20 Americans are affected by identity theft, totaling \$1.9 billion in losses in 2019. It's an all too common threat these days, but there are steps you can take to reduce the risk of falling victim to identity fraud. Consider these valuable tips from Nerd Wallet to protect yourself as much as possible.

- **Freeze.** Your credit, that is. Put a hold on your credit with all three major bureaus — Equifax, Experian, Transunion — to restrict access to your records. New credit files are unable to be opened until you decide to unfreeze. Both freezing and unfreezing your credit are completely free. Additional guidance is available from the Federal Trade Commission.
- **Protect your SSN.** Your Social Security number is a master key to all your personal data, so you'll want to guard it with your life. Try not to give your number out. If you do, be sure to ask why it's needed and how it will be protected. Never carry your Social Security card with you and be extra careful about storing paperwork with your number on it.
- **Use strong passwords.** Set unique passwords for your accounts and never reuse them. A password manager can help you create and store passwords. Add an authentication step instead of relying on security questions that are too easy to figure out.
- **Set up alerts.** Sign up for text or email alerts through your credit union. You'll be informed every time a transaction goes through on your accounts. This gives you an opportunity to catch discrepancies right away. The sooner you can report fraudulent activity, the better.
- **Keep an eye on your mail.** Stolen mail is one of the easiest ways to commit identity theft. Sign up for Informed Delivery through the U.S. Postal Service, which captures and sends you a daily preview of your mail so you know if anything is missing.
- **Shred, shred, shred.** Shred documents with sensitive data frequently, including financial statements and those preapproved offers that normally go straight in the junk mail pile.
- **Go digital.** When paying for something in store or online, use an app containing digital versions of your credit and debit cards. The encrypted transactions are safer and transmit less germs, too.



Sandusky location NOW OPEN!

Our new downtown Sandusky branch — located at 236 Columbus Avenue — is now open. This branch is ideally situated, easily accessible, and will ensure you receive the same superior service you've come to expect from Firelands FCU.



Community Donations

Firelands FCU recently donated \$2,500 to local organizations for the purchase of back-to-school supplies for local kids in need. The funds were collected during our Summer Skip-a-Pay loan promotion.

Progress Report as of 8/31/2020



Shares.....	\$308,938,517
Loans.....	\$236,684,843
Assets.....	\$341,856,237
Members.....	35,365

Find Your Name & Win



Read this newsletter carefully! If you find your name scrambled in parentheses, you've won \$25.00. Stop by your local Firelands Federal Credit Union office or give us a call to collect your money.

Holiday Closings



Mon., October 12 - Columbus Day
Wed., November 11 - Veterans Day
Thurs., November 26 - Thanksgiving
Fri., December 25 - Christmas Day
Fri., January 1 - New Year's Day

Annual Meeting Announcement Election of Officers



Janet Scagnetti
Board Member
Since 1995



William Kalfs
Board Member
Since 2003

Firelands Federal Credit Union's 64th Annual Meeting will be held on Wednesday, February 17, 2021, at 5:30 p.m. at 300 North Street, Bellevue, Ohio.

This will be a business meeting only. Order of business is as follows: Call to Order, Determination of Quorum, Report of the Board of Directors, President's Report, Old Business, New Business, Announcement of Election Results and Adjournment. The election of officers will be by mail ballot unless there is only one nominee for

each vacancy to be filled. The following Board members have been nominated for election to the Board of Directors: Janet Scagnetti and William Kalfs. Other members interested in being nominated should contact the Nominating Committee thru the Administration Department of the credit union. Nominations may also be made by petition signed by one percent of the total membership and submitted to the Nominating Committee by November 1, 2020. Official petition forms will be supplied and must be used. (DESYNLI N RGCIA)

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gift card



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Attention Class of 2021

Scholarship applications will be available at all Firelands FCU branches beginning December 1, 2020. We will post reminders on Facebook and on our website as the time gets closer. Applications are due March 8, 2021. (RMKA A ZDTELEI)



Log on to www.firelandsfcu.org for additional information about everything going on at Firelands FCU. (USMLAE S EBWB)



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Bucyrus, OH 44820
Fax: 419.562.7059

GALION

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Galion, OH 44833
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MONROEVILLE

169 Ridge Street N.
Monroeville, OH 44847
Fax: 419.465.2204

NORWALK

175 Cleveland Road
Norwalk, OH 44857
Fax: 419.668.6007

117 Whittlesey Avenue
(ATM only)

SANDUSKY

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Sandusky, OH 44870
Fax: 419.502.1036

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MAIN TOLL-FREE NO.

1.800.276.5775

ROUTING & TRANSIT NO.

241274077



Federally insured by NCUA



Christmas Club Transfers

Your 2020 Christmas Club or Christmas Club Plus balance was transferred to your checking account on Thursday, October 1. If you do not have a checking account with us, your Christmas Club or Christmas Club Plus balance was transferred to your primary share account. Don't forget to stop in and pick up your special Christmas Club member's gift! Gifts are available while supplies last. (ETYBT J MHBRNAA)