



Ways to Safeguard Against Fraudulent Activity

At Democracy Federal Credit Union, we want to ensure that our members are taking the necessary steps to protect themselves against the potential threat of heightened fraud and scams during times of national crisis. The following are helpful steps to take to protect yourself from fraudulent activity:

1. Review account statements and immediately report any suspicious activity to the credit union.
2. Contact the three credit bureaus to set up fraud alerts. Alerts can make it harder for an identity thief to open credit accounts in your name. When alerts are present on your credit report, businesses can reach out to you to confirm that it's you before issues credit.
 - **Set up fraud alerts** - A fraud alert informs credit card companies and others that you are or may have been a victim of fraud, including identity theft.
 - **Set up a Credit Freeze** - A security freeze can prevent access to your credit report, with certain exceptions, by making it unavailable for the purpose of opening new credit in your name. Placing, temporarily lifting, or removing a freeze are all options.
3. Periodically obtain credit reports from each nationwide credit reporting agency and have information relating to fraudulent transactions deleted.
4. How to contact the credit bureaus directly
Equifax: 800-685-1111 **Experian:** 888-EXPERIAN 888-397-3742 **Transunion:** 888-909-8872
5. Report any incidents of identity theft to the **Federal Trade Commission** (FTC): 877-FTC-HELP

In an effort to ensure your continued timeliness in completing transactions, we recommend taking advantage of Democracy FCU's online and mobile services available to you 24/7, in the comfort of your own home. You can easily **access your accounts online** or by using your **Democracy FCU mobile app**. Banking online allows you to make payments, view your transaction history, check balances, locate ATMs, and more! It's an easy and fast way to manage your account as you may experience longer wait times than usual when you call in to speak to a Financial Services Specialist.

It's easy to enroll in online access! **Enroll here.**

If you experience financial hardship due to the Coronavirus COVID-19, please **contact us** so that we may provide you with financial solutions to fit your needs.

We continue to do everything that we can to ensure the health, safety and well-being of our Democracy FCU family. We will continue to monitor the situation, and bring you updates to our services as they arise. Please visit **DemocracyFCU.org** for the latest updates.

For additional information about COVID-19, visit **DemocracyFCU.org/covid-19** or the Centers for Disease Control and Prevention at **cdc.gov**.