

6 Ways to Protect Your Information

Keeping your personal and confidential information secure isn't as easy as it once was; scams and attempts to steal personal information are becoming increasingly common and more difficult to detect. Below are some ways to protect your information and avoid scams.

Be Alert – The first step to protecting your information is being alert. Scams come in all different forms—social media, email, mail, phone calls, text messages, even in person—and they're becoming increasingly sophisticated. Those who want your personal information are willing to do their homework before they reach out to you. They may contact you under the phony guise of a company you do business with, or they may use emotional appeals or flattery.

Keep Devices Secure – You can add an extra layer of protection to your information by installing malware and virus protection on your electronic devices. Keep in mind that some of your important personal information can be found on your social media profiles. You must review your profile's privacy settings and ensure that only those you trust can see your personal information, such as your phone number and email.

Choose Passwords Carefully – Although using the same password for everything is convenient, it can also be convenient for scammers. Try using different passwords for your various accounts and platforms, and keep track of them in a secure place. Choose passwords that would be very difficult for someone else to guess. If possible, update all of your passwords regularly to ensure optimal security.

Know What to Watch For – Since scams come in many forms, there are several ways to prevent them. Here are some signs you can watch for:

- Misspellings Grammatical errors and spelling mistakes are common in scam emails and texts. Before you consider responding to the communication, carefully review its contents for poor grammar, misspellings, and odd phrasing.
- Unusual Communications If you receive a communication from a company, organization, or individual you're not familiar with or have not previously had interaction with, do some research. Verify that they are legitimate and that they are who they claim to be.
- Odd Contact Method Familiarize yourself with the usual forms of communication from companies and individuals you typically do business with. If a company that contacts you via email suddenly sends you a text message, it could be a sign of a scam. Be wary and do your research before responding. It's not common for a business to change their primary form of communication randomly.

Don't Respond – If you think it's a scam, don't respond. If possible, delete the communication, whether it's a text or email. Don't even respond to say "no" because any response lets the scammer know that the account or number is still active. Above all, remember the golden rule of avoiding scams: never distribute confidential personal information through any virtual or verbal communication method before verifying its legitimacy.

Kasasa Protect – At Lampco Federal Credit Union, you can enroll in a fraud protection tool that immediately alerts you of any suspicious activity. Kasasa Protect is a service that helps you guard against identity theft, credit card fraud, data breaches, and other types of attacks. Its services include 24/7 credit monitoring, credit reporting, monthly credit score tracker, dark web monitoring, lost wallet protection, and identity restoration. **Click here** to learn more about Kasasa Protect or request to enroll.