



How to Be More Clever Than an Identity Thief

U.S. Department of Justice data show that identity theft is the fastest-growing crime in America, and studies show that the 18- to 29-year-old age bracket accounts for 30% of all identity-theft complaints.

Identity theft occurs when someone uses your personal identifying information, like your name, Social Security number (SSN), or credit card number, without your permission, to commit fraud or other crimes and to get credit in your name.

Identity thieves are clever and can obtain a victim's personal information in many ways:

- Dumpster Diving—Going through trash to find bills and papers with personal information on it;
- Phishing—Posing as financial institutions or companies like eBay or PayPal and sending spam or pop-up messages to get consumers to reveal personal information;
- Property theft—Stealing wallets and purses; mail, including bank and credit card statements; preapproved credit offers; and new checks or tax information;
- Smishing—Phishing with text messaging on smart phones. Victims are instructed to visit a fake Web site.
- Spyware—Tricking victims into downloading illicit software when they open an attachment. Spyware records keystrokes to get credit card numbers and passwords.

No one can totally eliminate the risk of identity theft. You can reduce your chances of becoming a victim by adhering to the following:

- Keep your SSN, financial account numbers, and passwords private.
- Don't carry your Social Security card in your wallet unless you need it that day.
- Avoid using public computers to access financial accounts, and use intricate passwords.
- Limit personal information online.
- Shred any paperwork that contains nonpublic information.
- If you access financial accounts or shop online, make sure the Web site is secure. Secure sites have an "s" after the http—https://.
- Check your credit report regularly at annualcreditreport.com and monitor your transactions. Reconcile your accounts regularly.
- Keep an inventory of everything in your wallet and your PDA.

Congratulations to the monthly Pee Wee Penguin winners!

June: Andrew James

July: Parker Furman

August: Gavin Bitz

Join Us!

International Credit Union Day
October 21
Theme: "Local. Trusted. Serving You."
Refreshments served

Happy Credit Union Day

We're celebrating a special day, and it's all about our commitment to you.

Join us October 21 to celebrate International Credit Union Day with this year's theme "Local. Trusted. Serving You." At Norstar Federal Credit Union, we're proud to continue serving the needs of our members and our local community.

In tough economic times, it's our cooperative spirit and dedication to our members and community that sets credit unions apart from the rest. Credit unions don't belong to shareholders hoping to turn a profit from your cash. Rather, credit unions are member-owned, and any earnings are returned to you in the form of better rates and higher earnings. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member-friendly, low-priced services.

In honor of International Credit Union Day we will be serving refreshments and have door prizes to register for.

This International Credit Union Day, we want to thank you for trusting Norstar Federal Credit Union to take care of you. We have only your best interests in mind. Let us know how we're doing and what we can do to make your credit union experience even better. Call us today at 605-448-2292 or stop by on October 21 and say hello.

We look forward to seeing you.

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Closings

Columbus Day
Monday, October 11

Veteran's Day
Tuesday, November 11

Thanksgiving Day
Thursday, November 25

Christmas Eve
Friday, December 24

New Year's Eve
Friday, December 31

Hours

Lobby
Monday - Thursday
9:00 am - 4:00 pm
Friday
9:00 am - 4:30 pm

Drive - Up
Monday - Friday
8:45 am - 4:30 pm

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