Protecting Your Identity

Identity theft and fraud are a serious problem. Knowing the facts about identity theft is key to helping protect yourself from being a victim. In this issue of Dupaco's Money. Matters., you'll find tips on how to protect yourself on social media, help aging parents avoid fraud, safeguard your credit score and more!

ARE YOU OPENING THE DOOR TO FRAUD?

The next time you sign in to your social networking accounts, consider these tips to help keep your private information private:

Think twice about quizzes

Sure, those online quizzes can be entertaining. But fraudsters can use your responses to answer security questions to gain access to your other online accounts.

Give your accounts a regular checkup

Review your privacy settings, friends lists and followers every three months. Don't recognize someone? Unfriend or unfollow them. Set your Instagram, Facebook and Twitter feeds to private so only your friends and followers can view the content you post.

Hold off on posting

Avoid the temptation to always post in the moment. Remember: every photo you post provides others with deeper insights into you and your family, friends, home and interests.

Convenience isn't always better

Many websites allow you to log in with your Facebook or Twitter account rather than sign in as a new user. While this method is quick and easy, understand what permissions the app is requesting of your Facebook or Twitter account.

Take advantage of the added security

Enable two-factor authentication on your social media accounts. It's an extra layer of security designed to ensure you're the only person who can access your account—even if someone knows your password.

PROTECTING AGING PARENTS FROM FRAUD

Elder financial abuse has been called the fastest growing crime of the 21st century, according to the Credit Union National Association. Here are some steps you can take to help your parents avoid falling victim to financial exploitation:

Plan ahead

To ensure your parents' wishes continue to be followed, encourage financial decisions to be made early. Consult a financial planner, such as Dupaco Financial Services or First Community Trust, for financial and estate-planning services. Consider the need for power of attorney on accounts, or have select family members added to accounts so they can help monitor for suspicious activity.

Monitor credit

Dupaco's Bright Track credit monitoring service can help watch for errors on your parents' credit report. Dupaco also offers Family ID Restoration coverage for additional resources to help respond to fraud.

Review accounts

Help your parents monitor their accounts through Shine Online Banking. Dupaco's eNotifier Alerts can help alert you to suspicious activity and out-of-character transactions.

Protect private information

Warn family members against sharing personal information, such as account, PIN and social security numbers. And secure items such as checkbooks, account statements and social security information.

Question the suspicious

Encourage family members to question anything regarding their finances. They should feel free to consult a trusted family member or contact their financial if they have concerns.

WATCH FOR RED FLAGS

- They're confused about their accounts.
- They're missing checks or credit cards.
- They start using their debit or credit cards when they never did in the past.
- They have unpaid bills or start receiving statements from new credit cards or utilities.
- They have unexplained withdrawals from accounts or need money for out-of-character purchases.
- Their statements or regular mail are no longer being delivered, or they have unexplained address changes.
- Unknown or unexpected names have been added to their accounts.
- New "friends" accompany them to conduct transactions.
- You suspect forgery on their documents.

5 COMMON MISTAKES THAT COULD HURT YOUR CREDIT SCORE

Knowing how to maintain your credit score helps you qualify for the lowest possible interest rate when you borrow money for a home, car or college.

Here are some of the more common credit mistakes consumers make:

1. Racking up large credit card bills — even if you pay them off.

When you have large balances on your credit card, it takes away your capacity (how much credit you have available to use). The more credit you have available, the better off you are.

2. Missing one payment.

A single delinquency can cause a previously stellar credit score to fall. Whether it's a $5 credit card payment or a $1,000 mortgage payment, being late one time, no matter the payment size, will hurt your credit equally.

3. Closing old accounts.

Think twice about closing an old credit card that you've always paid off on time simply because you rarely use it. Not only does this hurt your credit score from a capacity standpoint—you're taking away available credit—but it also removes a valuable credit reference.

4. Opening too many accounts at once.

It's OK to open a new credit card here and there, but don't go overboard. Each application and subsequent credit pull generates an inquiry that appears on your credit report, which can negatively affect your score.

5. Not checking your credit report.

Take advantage of Dupaco's Bright Track credit monitoring, which gives you access to your credit score and full credit report as a free benefit of your Dupaco membership. You should have an inkling of where your credit stands, and know whether there are mistakes or other issues that need to be fixed.

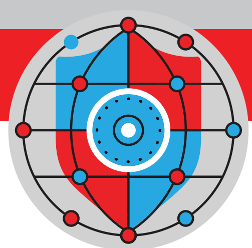
Bright Track

Learn more at *dupaco.com/BrightTrack*

Don't forget when using a credit card:

Pay off your balance in full and on time *This allows you to stay out of debt and build your credit history while enjoying the perks and convenience of your card*

HOW TO SPOT A CARD SKIMMER



What is a card skimmer?

A card skimming device is a piece of equipment fraudsters attach over card readers at ATMs or self-service payment kiosks at gas pumps, parking garages and elsewhere.

During a transaction, your card passes through the skimming device that illegally captures the card number. Criminals may also install a camera nearby to simultaneously record your PIN as it's entered. Thieves then retrieve the card skimmer and the stolen card information.

How to spot a card skimmer

At the gas pump, the security seal tape on the fuel dispenser door should NOT be broken. If there is no tape, check to see if the dispenser door looks as if it's been forced open.

Before you insert a card into any self-service payment kiosk, look at the plastic surrounding the card reader. It should look permanent and professional, and all pieces should be securely affixed to the machine.

Be alert for any pieces attached to the machine that look out of place or as if they are not part of the originally manufactured machine.

You should NEVER be able to remove any cover that's on the card reader.

Also, businesses and financial institutions do not point a camera toward the keyboard.

What to do if you are suspicious

If you are suspicious that an ATM or a self-service payment kiosk has been tampered with, DO NOT use the machine. Contact your local law enforcement immediately.

If you believe you are the victim of fraud or identity theft, please contact Dupaco immediately at 800-373-7600.