

FRAUD ALERT

How to protect your credit

Identity theft has become a major issue throughout the U.S. and abroad. To help prevent an account being opened in your name, the major credit bureaus offer several ways to stay on top of your credit and monitor activity. Simply notify one of the three credit bureaus (Experian, Equifax, or TransUnion) that you'd like to have your credit file flagged for fraud. Within 24 hours, an alert will be attached to your file. Your name will then be removed from pre-approved credit and insurance applications for the following two years.

The credit bureaus provide other types of fraud alerts depending on your need. They include:

◎ INITIAL ALERT

An Initial Alert is used if someone has gained access to your date of birth or Social Security number—personal information that could be used to open an account in your name. For 90 days potential creditors have to verify your identification prior to extending credit. This initial alert ensures that you are the only one opening an account in your name. When activating the Initial Alert on your account, be sure to provide a phone number where you can be easily reached.

◎ EXTENDED ALERT

If your identity has been stolen, an Extended Alert will guard your credit file for seven years. Additionally, your name will be removed from pre-screened marketing lists and offers for five years.

◎ MILITARY FRAUD ALERT

Members of the military who are on active duty are eligible for Military Fraud Alert. This prevents anyone from opening an account in their name while overseas.

To initiate Fraud Alert contact one of the following credit reporting agencies:

Equifax | www.equifax.com | 1-888-766-0008

Experian | www.experian.com | 1-888-397-3742

TransUnion | www.transunion.com | 1-800-680-7289

Internet Banking helps you monitor and maintain your accounts

Internet Banking provides you a way to maintain your accounts and pay your bills quickly and securely. SCORE uses enhanced authentication to ensure your financial safety while accessing and utilizing your accounts.

Benefits of Internet Banking include:

Bank It (FREE)

- Transfer funds in your accounts
- Make advances from your Overdraft Loan
- Make loan payments
- Review transfers already made
- Access information on your loan account
- Review the payment history
- Obtain copies of checks that have cleared your account recently

Pay It (\$6.00/Month)

Bill Payer is an option of Internet Banking and eliminates the hassle of writing checks and mailing payments. It also helps you avoid late payments. When you're out-of-town, schedule bill payer to make the payments for you. To learn more about Internet Banking, visit www.scorefcu.com, or call 850-488-1015.

Holiday Schedule

The credit union will be closed for:

VETERAN'S DAY
TUESDAY, November 11, 2008