
NEWS ALERT: Text Message Scam May Lead to Identity Theft

June 30, 2008



A text circulating around the Rio Grande Valley could make you vulnerable to identity theft. Security 1st Federal Credit Union has been notified of a new scam that is being sent through text messages asking for you to call an 800 number to submit personal information about your account.

According to Security 1st, the text message says that your account with "Security One" will be closed if you do not provide them with updated information. Please disregard this text if you receive one.

At the present time, the call back number stated on the text message has been shut down. Please be aware that Security 1st FCU will never request that you text, email or call back a different number than our own to request any personal information regarding you or your account.

Please notify Security 1st Federal Credit Union (956) 661-4000 or stop by one of our branches if you've called the 800 number and have given sensitive information about your account. Your Security is our 1st priority.

Protecting Yourself from Fraud and Identify Theft



If you are a member of Security 1st Federal Credit Union and think you have been a victim of fraud or identity theft, please contact us immediately for assistance.



Member Service Department
Security 1st Federal Credit Union
3700 North 12th Street
McAllen, TX 78501
(956) 661-4000

For additional help:

- Contact the Federal Trade Commission for more information about completing an ID Theft Affidavit. You can visit them online at: <http://www.consumer.gov/dtheft>
- Contact the fraud departments of the three major credit bureaus to place a fraud alert on your credit file. Call them or visit them online.

	Equifax http://www.equifax.com/	1-800-525-6285
	Trans Union http://www.tuc.com/	1-800-680-7289
	Experian http://www.experian.com/	1-888-397-3742

Take these steps to help protect yourself:

- Use caution when disclosing your personal information to anyone. Be sure you know who you are dealing with when giving out information. Security 1st Federal Credit Union will not call or e-mail you asking you to verify information we already have in our records.
- Examine and reconcile all your account statements promptly. Report discrepancies immediately. Store old statements in a secure place.
- Report lost or stolen checks immediately. Store unused or canceled checks in a secure place.
- Check your mail. If you haven't received mail for a few days, you may be the victim of mail diversion fraud. If you suspect your address has been changed without your permission, contact the post office. If you have not received your regular bills as expected, call the company to find out why.
- Don't carry around sensitive information, such as your or your children's Social Security cards, with you in your wallet unless necessary.
- Destroy an pre-approved offers to which you do not respond.
- Notify us if you have received suspicious calls inquiring about your Security 1st Federal Credit Union account information.
- Review your credit report at least once per year.

Credit, Debit and ATM Security

- When you receive a new card, sign the signature panel immediately.
- Destroy old cards by cutting them up.
- Keep any duplicate cards in a secure place
- Protect your Personal Identification Numbers (PIN). Never write your PIN on your card, and don't keep it in the same place as your card.
- Report lost or stolen cards immediately.
- When making purchases, make sure you get your card back and that the card returned to you is really your card. Don't make a credit card purchase without taking your receipt. Tear up any receipt carbon copies.
- Compare your receipts against your account statements. Report any discrepancies, such as unauthorized or duplicate transactions, immediately. Once you've reconciled your account statements destroy the receipts if you no longer need them. Store account statements and receipts securely.
- Don't forget to take your ATM receipts as well. Record the transaction or save the receipt to reconciliation with your account statement.
- Don't leave your cards, wallet or purse unattended. Periodically check to make sure you have all of your cards.
- Don't lend your card to others.
- Be cautious when giving your card number over the phone.
- Keep a list in a secure place of your card numbers with telephone numbers to call if they are lost or stolen.

Last updated 07/22/2005