



Just as important as what you pack, preparing for vacation should include protecting your identity and preventing identity theft. The last thing you want to think of as you are relaxing on vacation, is a lost wallet or a stolen identity!

## How to prevent identity theft on vacation

Let Cheney Federal Credit Union know if you'll be traveling, especially if you're leaving the country. CFCU is vigilant about detecting unusual activity on your credit and debit cards. Your card may be blocked if we notice unusual transactions. Far-off destinations or high spending on adventures outside of what you normally spend would be a red flag for your account.

By notifying us before you leave home, we are able to see the big picture. This is also a great time to make sure we can reach you while you are away. Keep in mind that we will never ask you for your full Social Security Number to verify your information!

Did you know you can get [eAlerts!](#) for free?

Keep in mind if you misplace your card you can [freeze it!](#) This service is available for all CFCU VISA debit and credit cards for free. Card Freeze doesn't cancel your card, it just puts a temporary hold on your card and can easily be unfrozen when you find it.

**Always use trustworthy websites to book rentals and cruises.** Do your research! If something doesn't appear legitimate on the site, your best option is to book your rental or cruise through a trusted travel agency.

**Never pay for lodging in advance using Western Union or wire transfers.** You may find that you don't have access to the property and that the scammer has your cash. Seek out rentals that you're able to pay for using credit cards or PayPal, so that you're able to dispute a charge if something goes wrong.

**Stop your mail while you're gone.** Your mail can be a treasure trove for identity theft criminals. Keep your credit card preapprovals, bills, etc. out of the hands of potential identity thieves while you are on vacation or away from your house.

If you'll be gone for an extended time, stop your mail at the post office in person or by [applying online](#). You can select the dates you will be gone and when you will get back. The post office will resume delivery on whatever day you choose.

**Be careful what you post on social media while on vacation.** When there is snow on the ground, resist the urge to post a play-by-play of your beach vacation. Pre-posting your itinerary of when and where you will be traveling, can make you a prime target for fraudsters.

**Be careful of public Wi-Fi spots.** Every time you use public Wi-Fi networks, your data is at risk! Even those Wi-Fi networks that use a password can easily be hacked. Hackers may be able to access public networks and see information you send, including account numbers, logins, and passwords.

If you're planning on using public Wi-Fi, turn off your auto-connect to wireless networks. Make sure that you actually go to an https and have to login to access the public Wi-Fi. Stay off websites that include your personal information and never login to a network that is not password protected.

**Install phone-tracker software.** If your device goes missing while you are on vacation, you may be able to use "find my phone" or similar software to pinpoint its location and retrieve it. Enabling lock screens on electronics is another way to prevent your information from falling into the wrong hands.

**Be careful around ATMs.** A couple of things to be aware of here! If you need to use an ATM look for one at a credit union that is part of Shared Branching or at another financial institution. Standalone ATMs are riskier because they aren't monitored as closely as a financial institutions ATM. Look before you swipe. Before using the ATM, check for exposed wires, bulkiness where you would insert your card and anything that looks odd. These are signs of a skimming device that can lift the data from your card.

Remember to never write down your PIN on or near your card. If the kids need to run down to the snack cart and you give out your PIN, you are responsible for any future purchases they make on the card as well. Thinking you need to change your PIN? Give us a call.

Be aware, foreign currency exchange fees and conversion rates may apply.

**Clean out your wallet pre-vacation.** Tourist destinations are a haven for pickpockets. While it's important to have multiple ways to pay, that doesn't mean you take all your cards out with you. The fewer sensitive documents you have on you while you are on vacation, the better.

Consider making copies of your driver's license and passport or passport card. Assuming your hotel has a safe, keep those items in a safe and carry the copies. (Unless you are driving, of course!) Leave your Social Security Card at home, and if you have a Medicare card, make a copy of the card, and blot out the last four digits of your number.

**Don't leave personal information lying around your hotel room.** If you aren't using it, keep it locked up in the hotel safe. This applies to your credit cards, electronic devices like your Kindle or phone, and other important information.

### **What to do if your wallet is stolen while you are traveling:**

Hopefully, these tips will limit the amount of exposure to your account. If your wallet is stolen on vacation, make sure to follow these steps.

**Cancel any debit or credit cards immediately.** Using Card Freeze is not a substitute for informing Cheney Federal Credit Union if your card has been lost or stolen. If you believe your card is lost or stolen, please contact us immediately at **888.901.2328** so we can permanently block the card and send you a new card with a new number.

**File a police report.** If your wallet was stolen, file a police report to alert the proper authorities. Make sure to get a copy of the police report number. This is often required for insurance claims. Plus, if your wallet does turn up the police will know who to reach out to.

**Keep an eye on your credit.** Identity theft attempts may take a while to show. It's important to routinely check your accounts and review your credit reports annually. Being the victim of a stolen identity can be overwhelming. Remember, we are here to help.

If anything sets off a fraud bell, look into it immediately and contact CFCU at 509.235.6533.