

It's A Spooky Season: Here Are Treats About Not Getting Tricked!!

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Happy Halloween!

It's a spooktacular time of the year, and we're sharing ways that you can safeguard your identity during a season of fiercest and most feared transformations. From witches to wizards and policemen to princesses have you ever thought about someone becoming you?

Featured Topic: Identity Theft and Scams

With much of the world now embracing the newness of doing things virtually, we have become more vulnerable to online scams. Being aware and staying up to date with new trends is important when we prioritize protecting our information.

- **Identity theft** is defined as a person stealing someone else's personal information. This information can include credit cards, bank accounts or social security numbers, which are then used to purchase goods and/or services.
- **Phishing** is an attempt to fool a computer user into submitting personal info by creating a counterfeit website or email that looks like it should be trusted. This is a hacker's unique way of "fishing" for passwords and other secret financial and personal info.
- **Tech support scams** involve phone calls, text messages, and email. Scammers pretend to offer technical support from what appears to be a legitimate business. Their goal would be to get your money, personal information, or access to your file. These scammers commonly use fake caller ID information to look like trusted companies.

Check out these resources to learn more.

- [Consumer Protection Against Fraud](#)
- [Be a Savvy Consumer: Scams & Identity Theft](#)

- [Avoiding Scams, Frauds & Predatory Practices](#)

Resource Highlight: Banking with Identity Theft Protection

When finding the right financial institution, one thing to think about is how they invest in helping you protect your information. Below is a list of a few banks and credit unions offering that added protection. Check with your financial institution to see what sort of protection they provide.

- Educators Credit Union: [Fraud and Theft Protection](#)
- Associated Bank: [Security Center](#)
- U.S. Bank: [Fraud Prevention](#)
- PNC Bank: [Security & Privacy Center](#)

Ask the Expert

Do you have finance or career questions? Ask the experts! We have a network of people knowledgeable in various areas that are able and ready to assist you! [Fill out the survey](#) to let us know what topics/areas you would like to learn more about.

Upcoming Events

Summit Credit Union is hosting webinars throughout the rest of the year. Topics include creating a debt plan, buying a home, managing seasonal spending, boosting your credit score and more. Click [here](#) to learn more or sign up.

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