



***** |

LOWER YOUR RISK IN A DATA BREACH

Cut down the risk of your credit or debit card vulnerability with the following tips:

KEEP AN EYE ON YOUR STATEMENTS

Sign into your account online on a regular basis to monitor for any unfamiliar activity.

DISABLE AUTOMATIC TRANSFERS TO LINKED ACCOUNTS

In the event thieves use your debit card, they could wipe out the account directly linked to your card, and any subsequent accounts used for overdraft. Disabling overdraft privilege will prevent the money in the other accounts from being accessible.

USE MORE – AND BETTER – PASSWORDS

Database breaches often include online username and passwords, and if you're one of the 55% of people who use the same username and password for all your online relationships, then a data breach at a retailer can also result in the thieves getting access to your online banking accounts. In addition to using a variety of password across all accounts, they should also be complex. Use a combination of upper and lowercase letters, numbers and symbols.



BE PROACTIVE

SET UP ACCOUNT ALERTS

Configure the alert parameters to meet your preferences, such as when a purchase exceeds a certain amount or when your balance reaches a certain point. Setting up account alerts for your MCU debit and credit cards is easy with MCU Online Banking.

IDENTITY THEFT PROTECTION COVERAGE



With an IDShield Identity Theft Plan from LegalShield, you'll have access to services from detection to resolution. With your coverage, the experts are just a phone call away, 24/7/365, for covered emergencies, unlimited counseling, identity alerts, data breach notifications and lost wallet protection. They can help you answer questions and take over the restoration process for you. A LegalShield Identity Theft Plan includes credit reports, personal credit score analysis, continuous privacy and security monitoring with activity alerts and identity restoration services; not just an 800-number and a packet of papers to navigate on your own!



www.memorialcu.org • 713.778.6300



Federally Insured by NCUA