

## Identity Theft and Fraud Protection

**Michigan One Community Credit Union** is committed to protecting our members from fraud and identity theft. We use monitoring tools and verification procedures to detect and prevent unauthorized activity. In certain situations, additional verification may be required before processing transactions or granting access to services to ensure your account remains secure.

If you receive a notice regarding a change to your account information that you did not request, please contact us immediately.

### Tips to Protect Yourself

- Never share personal financial information unless you initiated the contact
- Be cautious of urgent or threatening messages
- Avoid offers that seem too good to be true
- Do not click links in unsolicited emails or texts
- Use strong, unique passwords and update them regularly
- Monitor your accounts regularly for unusual activity
- Shred documents containing sensitive information
- Visit [www.identitytheft.gov](http://www.identitytheft.gov) for additional guidance

### If You Suspect Fraud

Contact **Michigan One Community Credit Union** right away so we can help secure your account.

You should also take the following steps:

- Close or restrict any accounts you believe may be at risk
- Place a fraud alert on your credit file by contacting one of the credit bureaus:  
Equifax: 800-525-6285  
Experian: 888-397-3742  
TransUnion: 800-680-7289
- Report the incident at [www.identitytheft.gov](http://www.identitytheft.gov)
- Contact local law enforcement if appropriate

### Additional Security Information

For your protection, additional verification may be required, especially following recent updates to your account information. Keeping your contact information current helps us safeguard your account.