

Financial Current

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Keep Your Financial Identity Safe

By **Colin Morrison**, KCU Chief Information Officer

As we are in the middle of the holiday season, I thought I would provide some reminders on how to keep your financial identity safe and secure while enjoying the season. Many of us scramble to complete our shopping in town and we turn to the online world in order to save time. Here are a few tips to help keep your identity safe and secure.

Before you get online, make sure that you have the latest security software for your computer. This should also include an updated anti-virus software program. Many of these programs come with additional security applications such as anti-spyware and firewall applications.

If you are using wireless network access in your home, make sure that you're protecting your wireless access point. Many wireless routers allow anyone access to your wireless network.

I find it easier to track my online purchases through a low limit

credit card rather than my debit card. This can help in two ways. If your debit card is compromised, the thief has access to the total amount in your checking account. The other nice thing is if you use a dedicated credit card for all of your online purchases it is easy to track. Worried about maxing out a low limit credit card? If you use online banking, you can transfer a payment to your credit card whenever you need. Let Visa protect your purchases.

Secure your paper documents. The most common source of information for identity theft still comes from paper.



Colin Morrison
Chief Information Officer

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Give Yourself The Gift Of Time

Free Online Bill Pay¹

Spend your valuable time with family and friends this holiday season. Bill Pay makes taking care of your finances easy, quick and convenient.

- Easy, one-time set up of payees
- Quickly schedule single or recurring payments
- Convenient transaction history

It's easy. It's secure. Sign up today.

¹Online Bill Pay is free with Direct Deposit to a checking account, Gold Checking or Premier Club. Normal account service charges still apply. Federally Insured By NCUA



KCU Participates In 1st Time Home Buyers Classes

Are you about to purchase your first home but don't know what loan options are available?

Kitsap Credit Union Real Estate Loan Officers Sheri Shirk and Ken Weaver are two of the certified instructors in the Kitsap Housing Coalition's First Time Home Buyer instruction program.

The classes explain the features of the first time home buyers' State Bond program which is administered by the Washington State Finance Commission.

Interested? The next class will be Saturday, December 06, 2008, from 10:00 am to 4:00 pm at the Westpark Community Center, 76 Russell Rd., Bremerton.

Please call (360) 662-2092 or e-mail sshirk@kitsapcu.org for reservations.



Kitsap Credit Union In The Community

at the following events!

December 9

Varsity Checking Class,
East Bremerton Branch

December 9 & 10

55 Alive Driver's Safety Class

December 13

Altrusa Foundation of Gig Harbor
Tour of Homes



Fitness Advocate Receives Healthy Tomorrow Honors

"She is an inspiring leader and role model to us all." This is how one local resident describes Lisa Ballou's dedication to improving the health and well being of hundreds of area women of all ages via a special triathlete program.

"Graduates" of Lisa's 12-week training regimen have the ability to competitively swim a half mile, bicycle 12 miles and run 5 miles. Her participants are known as the Kitsap "Tri-Babes".

Lisa says, "If women can go from the couch to the refrigerator, they can do the first Tri-Babe training. And if they can do the first training, they can do the second, and by the end of the 12 weeks, they'll be able to complete a triathlon in style."

Lisa has organized a local annual triathlon called the Tri-Turtle-Tri. Proceeds from the event are dedicated to countering childhood obesity.

It is because of her passion and dedication to making a healthy difference in the lives of area women that Kitsap Credit Union and the Kitsap Sun are happy to recognize Lisa Ballou as the latest Healthy Tomorrow Award recipient.

This award recognizes individuals and organizations whose contributions significantly improve the quality of life locally, thereby helping our communities look forward to a vibrant, healthy future.

You're invited to nominate a person in our community that possesses these attributes by either completing and mailing a nomination form available at any KCU branch office or online at healthytomorrow.kitsapsun.com.



Keep Your Financial Identity Safe... Continued

- Don't carry your social security card if you don't need it.
- Limit the number of cards and identification in your wallet or purse.
- Consider electronic statements and electronic billing. A great deal of personal mail is still delivered in your mailbox.
- Invest in a shredder and keep it close to where you review your daily mail.

Review your statements. Keep track of your online purchases and verify them with your monthly statements.

You might also consider regularly reviewing your credit report.

I mark my calendar to obtain a credit report every four months. You are entitled to a free credit report annually. With three different credit reporting agencies, you can receive a credit report for free every four months and make sure that there are no issues. The quicker you can spot problems the less impact it will have on your time and resources.

If you are a victim of identity theft, contact the authorities as quickly as possible. Be prepared to do most of the leg work yourself and be diligent about your record keeping. Two identity theft information sources are the United States Postal Inspection Services and the Federal Trade Commission. You can find them on the web at <https://postalinspectors.uspis.gov/> and <http://www.ftc.gov/>. Stay safe.