

# Fraud protection checklist



Alliant works diligently to protect our members and their accounts from fraud. But there are also many important steps that YOU can take to protect yourself.

## Watch your accounts carefully for signs of fraud.

If fraud occurs and you don't notice and report it within 60 days, you could jeopardize your coverage under the fraud protections provided by Alliant and Visa.

- Review your account or account statements at least once each month.**
- Opt in to transaction alerts.** We'll let you know via email when there is activity on your account.
- Sign up for online and mobile banking if you haven't yet done so.** Online bill pay is a safe and convenient way to make payments — they can't be intercepted like "snail mail" can.
- Make sure we have your correct address, email and phone number on file.** If we don't have accurate info, it's harder to let you know about suspicious transactions.
- Opt in to real-time fraud alerts for your Alliant debit card.** When our fraud monitoring systems detect a suspicious transaction, you'll get a text message so you can approve or decline the transaction in real time.
- Opt in to Visa text alerts for your Alliant Visa cards.** Visa will send you alerts whenever a transaction is made with your debit or credit card.

## Keep financial papers secure at home.

Keep financial information private and secure, even in your home, especially if you have people coming and going (think home remodeling projects, home health care, cleaning services, etc.).

- **Sign up for eStatements.** They can't be stolen from your mailbox or home like printed statements. Keep printed statements locked up securely in your desk or filing cabinet.
- **Shred financial paperwork you're done with.** If you don't need it, shred it!
- **Protect your checks.** Keep your checkbook (and refills) locked up securely in your desk or filing cabinet so they can't be stolen.

For details on alert opt-ins and more info on steps you can take to protect your family from fraud, visit the Security center on our website at [www.alliantcreditunion.org/security](http://www.alliantcreditunion.org/security).

