

# Keeping You Secure: How to Detect Fraud & Avoid a Scam

*Resources to stay protected, informed, aware, and alert*

## Protect Accounts with Strong Authentication & Unique Passwords

*Use biometric authentication and two-step authentication when accessing your accounts*

- **Tips to Remember and Manage Passwords**

<https://www.connectsafely.org/tips-to-remember-and-manage-passwords/>

- **Authenticator Apps**

<https://www.pcmag.com/picks/the-best-authenticator-apps>

- **Password Managers**

<https://www.pcmag.com/picks/the-best-password-managers>

## Monitor and Protect Your Credit

*Enroll in Fairfield County Bank's Credit Monitoring Tool through online or mobile banking*

- **Credit Bureaus and Credit Proxies Fraud Alerts & Security Freezes**

- Equifax®

- Fraud Alerts: <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

- Credit Freeze: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>

- Experian

- Fraud Alerts: <https://www.experian.com/fraud/center.html>

- Credit Freeze: <https://www.experian.com/freeze/center.html>

- Transunion

- Fraud Alerts: <https://www.transunion.com/fraud-alerts>

- Credit Freeze: <https://www.transunion.com/credit-freeze>

- Innovis

- Fraud Alerts: <https://www.innovis.com/personal/fraudActiveDutyAlerts>

- Credit Freeze: <https://www.innovis.com/personal/securityFreeze>

- Lexus-Nexis

- Credit Freeze: <https://forms.consumer.risk.lexisnexis.com/#/freeze-self>



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## Report Fraud

*If you are victim of fraud, report it!*

- Notify your bank immediately
- Notify local law enforcement
- Gather as much information as possible
- File a claim with your cyber insurance carrier
- File a report with:
  - Federal Trade Commission (FTC): <https://reportfraud.ftc.gov/#/>
  - Federal Bureau of Investigation (FBI): <https://www.ic3.gov/Home/FileComplaint>

## Stay Aware of the Latest Scams

- Federal Trade Commission (FTC): <https://www.consumer.ftc.gov/features/scam-alerts/>
- ScamSpotter: <https://scamspotter.org>
- FightCybercrime: <https://fightcybercrime.org/>

## Stay Educated

*Fairfield County Bank's Online Financial Wellness platform offers articles, digital coaches, and courses, so you can learn how to protect yourself from fraud by using safe practices. Topics include, identity theft, cybersecurity, workplace cybersecurity, ransomware, recognizing and avoiding scams, scams targeting seniors, romance and dating scams, 8 internet safety rules for kids, avoiding inappropriate investments, checking out charities, and a digital citizenship course for ages 9-15.*

- **Fairfield County Bank's Financial Wellness Platform Fraud and Security collection:**  
<https://fairfieldcountybank.teachbanzai.com/wellness/collections/fraud-and-security>
- **Blogs and Newsletters**
  - KrebsonSecurity: <https://krebsonsecurity.com>
  - SANS: <https://www.sans.org/newsletters/?msc=main-nav>

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