



Fieldstone Times

Many Paths ... One Destination

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Is This Your Winter Checklist

Holidays out of the way, check!

New Year's resolutions already broken, check!

Starting to gather tax forms for the IRS, check!

Replace the car that you said had one more good year in it....three years ago. Still on the to-do list. We can help you with that last one. With low rates, multiple ways to apply (in person, [online](#), or in our office), pre-approvals so you know what you can afford before going to the dealer, and a dealer network with discounted pricing on new cars, Fieldstone Credit Union should be your first choice.

Winter driving can be treacherous, so don't wait too long before replacing your car with a safer one. Apply today!



Upcoming Holiday Closings



Monday, January 21 - [Martin Luther King Day](#)

Monday, February 18 - [President's Day](#)

Monday, May 27 - [Memorial Day](#)

Thursday, July 4 - [Independence Day](#)

Monday, September 2 - [Labor Day](#)

Monday, October 14 - [Columbus Day](#)

New Security Breach at Experian

Credit freezes are the best way to prevent new account fraud, where criminals open bogus accounts in your name. But one credit bureau's site made it distressingly easy to circumvent the security that's supposed to keep your credit reports safe.

Experian's site exposed the personal identification numbers - the PINs needed to thaw credit freezes - after users answered their security questions with a blanket answer: None of the above.

More than a year ago, security expert Brian Krebs reported a similar flaw. At that point, people had to correctly answer the four "knowledge-based authentication" questions used to identify them. The problem with this method, according to Krebs, is that the personal information needed to successfully guess the answers is readily available online through commercial as well as criminal sites.

But for several hours Thursday - and for who knows how long before that - you didn't even have to guess.

A reader alerted us to this issue, and several of us who had credit freezes were able to replicate it. We asked our followers on Facebook and Twitter and heard from others who also got access to their PINs.

Flaw in the normal process

To get the numbers, people filled out the form on Experian's PIN retrieval page with a person's name, address, Social Security number and date of birth - exactly the kind of information that was compromised in last year's Equifax breach, and that's readily available for sale on the dark web. The form required an email address, which didn't necessarily have to be the one associated with the person's Experian account. Answering "none of the above" to the security questions - even if some of the proffered answers were correct - gave access to that person's PIN.

With the PIN, anyone can thaw that person's credit freeze and apply for credit in their name.

Consumer advocate Mike Litt was also able to retrieve his PIN using the flaw. "There is absolutely no excuse for this," says Litt, campaign director for U.S. PIRG, a public interest advocacy organization. "How do you just leave the keys to the door on top of the welcome mat?"

An Experian spokesman issued a statement Thursday afternoon that said, "While we are confident that our authentication is secure and no credit files are at risk, we have taken additional steps to make the process more secure. We continue to regularly monitor our systems, taking immediate action when warranted to strengthen data security."

Error messages kick in

By late Thursday, many of us started getting the error messages that our responses should have generated in the first place. We were directed to mail Experian our identifying information, such as copies of our driver's license, utility bills and Social Security card.

The U.S. mail, in case this needs to be said, is not a safe way to transmit such information. But since these details are likely in criminal hands already, we'll leave that for now.

This is yet another reminder that we need to keep monitoring our credit reports and scores for fraudulent accounts, even if we have credit freezes in place - as we still should.

What's really distressing is that security freezes are supposed to be one of the few effective bulwarks people can put up against fraud. That's why security experts have recommended them for years, and why Congress finally made freezes and thaws free starting Sept. 21.

The ease with which this essential protection could be thwarted tells us that the credit bureaus still aren't taking the security of our information seriously enough.

The article [Experian Flaw Just Revealed PINs Protecting Credit Data](#) originally appeared on NerdWallet.

Spotlight on the Staff: Emilie Hendrickson



We are going to spotlight our employees for the next few months so you can get to know us a little better. This month we will be talking to Emilie Hendrickson. Emilie is one of our member service representatives, and is probably best known for being the red headed girl.

- Time travel is a topic that typically sparks great conversations. Emilie has always said that she was born in the wrong era. If she were to go back in time, she would go back to the roaring 20's to live in the era of one of her favorite books, *The Great Gatsby*. Another time she would enjoy going back to is the 60's so that she could see the Beatles in full and it would be super cheap!
- Making Emilie laugh is usually a pretty easy task. Most of the time she says, "I will usually laugh at ridiculous things and most of the time I laugh at my own jokes or puns." One thing that will not make her laugh are stand up comedians. "I know that sounds kind of backwards, but I feel like they try way too hard to make people laugh, which makes me not want to laugh at them."
- Being stuck on a desert island is nobody's idea of fun. If Emilie was stuck on one though, she would bring these three things. The first being *The Great Gatsby*, "If I have to read one book until I am saved, it may be one of my favorites." The second would be a pot so she could boil water, and the third would be a giant bottle of sunblock, "you know because I am a red head with super fair skin, and I don't want to look like a lobster when people rescue me."
- Emilie's favorite superhero is Batman, so naturally she has thought about the super powers she would want to have. She would want the power of invisibility, "it would make staying home much easier for me." Her second super power would be the ability to talk to animals, "I have 6 pets running around my house, so being able to know exactly what they want would make my life so much easier." Her last power or ability would be to take on other superpowers to try them out. This would also help keep things less routine day to day.
- As a child, Emilie went through the usual predictions for her future profession. In 8th grade, she predicted that the softball glove that she was using at the time would be priceless and would eventually end up in the baseball hall of fame. "I had the dream of becoming a professional softball player, of course this was before pro-softball was actually a thing, but watching Jennie Finch dominate in the Olympics really made me want to play forever."
- "I will begin by saying that I don't exactly seek thrilling situations. Not that I don't want to have those experiences, but I don't have a reputation of thrill-seeking adventures." When she was a kid, she was outside with a friend riding on a four-wheeler that then turned into her learning how to drive it. This is when things got sticky, she confidently started driving it around and then went for a big hill. She went over the hill and into a corn field, thinking she got away with the dangerous act she dragged the four-wheeler out of the field. A few moments later her mom called on her walkie-talkie, she was busted and that was the last time she rode a four-wheeler by herself.

Scammers Impersonate Celebrities on Social Media

Very often celebrities use their name and reputation to encourage fans to support charitable causes. But sometimes that online person you THINK is a celebrity, is really a scammer pretending to be the famous person.

Imposter scams come in many varieties. They all work the same way. The scammer pretends to be someone you

trust to convince you to send money.

Here are some tips on what to do if you are asked for money:

- Before you send money, talk to someone you trust to see if they think it is a good idea.
- Do some research, such as do a Google search for that person's name plus "scam". For example, if you do a Google search "Ellen Degeneres scam", it will lead you to multiple articles about Facebook scams being done in her name.
- Don't send money, gift cards, or pre-paid debit cards to someone you haven't met. Legitimate celebrities would not be asking for this.
- If you are defrauded, report your experience to the social media website and the [FTC complaint page](#).

To learn more about other kinds of scams, go to the government's site dedicated to educating consumers about this topic: <https://ftc.gov/imposters>

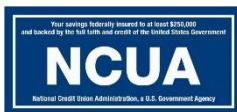
Departmental Phone Extensions & Tips



If you do not need to speak to a specific person, you will often have better luck dialing a departmental extension (since multiple phones will ring) rather than trying to reach multiple people one extension at a time. At the voice mail greeting, dial...

- 2 - loans and credit cards
- 5 - member service staff

If you need to talk to a specific person but do not know their extension, dial 6 for a list of individual extensions, or dial "#" and follow the prompts to enter the person's last name.



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