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for a secure retirement. It's easy to put off saving for the future in favor of more immediate needs, but the earlier you start, the more opportunity you'll have to grow your savings over time.

There's no better time than now to start planning for retirement. Learn about options, like IRAs and 401(k) plans, with our free retirement education links.

4. Get Ahead of Your Taxes.

Taxes are confusing, and many people get bogged down by complex terms and lengthy paperwork. However, your taxes don't need to be a source of anxiety. In fact, getting ahead of your taxes can reap many benefits, including lowering stress and having early access to a refund for year-long planning.

Make filing your taxes a breeze with tips from our five-minute interactive learning module.

5. Take Control of Your Credit.

Your credit score can have significant impacts on your financial security and flexibility. Many people have never had the opportunity to learn what a credit score is, what factors impact a credit score, and what actions they can take to make sure their score is healthy.

Take a few minutes to understand the factors that impact your credit score and you'll be well on your way to building a more secure financial future.

Find links for all of these tools at [OECU.com/resolutions](https://www.oecu.com/resolutions) and set yourself up to achieve your financial goals in 2020!

DATA SECURITY

January 28th is National Data Privacy Day, however, you should be working hard to protect your information every day! Whether it be your social media passwords, Social Security information, or your banking information, keeping your data secure is very important to ensure you peace and privacy.



Protect your accounts with two-step authentication factor.

Hackers are known for signing into your account and changing the contact information to keep you from accessing it again. When available, the two-step verification helps keep potential hackers from accessing your account when they do not have access to the mobile device that a one-time code will be sent to.

Do not repeat passwords across accounts. Especially when it comes to your banking account, choose something that will be hard for hackers to guess. Repeating passwords allow hackers to gain access to multiple accounts and runs the risk of an even greater risk to your privacy and finances. Utilize phrases and swap out letters for corresponding numbers (e.g., using a '3' in place of and 'E').

Store passwords in a secure place. If you choose to write down passwords, keep the list in a private place that only you and those who may need the info will know about. Research trusted mobile apps that you can store your password digitally. When speaking with business representatives over the phone or web, you may be asked to answer security questions, provide the last four of your SSN or a security code, but most companies will never ask you to provide your password.

Do not leave credit or debit card numbers, account numbers, etc. in plain sight. If you cannot memorize your card information, simply keep it handy when online shopping or for times you may need to manually enter the information. In the instance you absolutely must write it down, shred it immediately so as to not mistakenly leave it to potentially end up in the wrong hands.

All of these tips can be applied to your banking accounts as well. With the ease of online and mobile banking, risks are higher than traditional banking so it is important to follow these basic guidelines to keep your funds and information safe.

For more information about Data Security visit [StaySafeOnline.org](https://www.staysafeonline.org).

Low-Rate Mortgage Refinance Options

OECU Oklahoma Educators Credit Union
Oklahoma City • Midwest City • Moore • Yukon • Norman