Protect your financial health - avoid medical identity theft.

You open a bill from your medical provider and discover a $300-plus charge for treatment for an eye infection. But you've never had an eye infection! Is it an innocent mistake by the doctor’s office – or is it medical identity theft?

What is medical identity theft?
Medical identity theft occurs when a dishonest person gets ahold of your health plan ID number or other medical information and uses it to get treatment. There were more than 1.4 million victims of medical identity theft in 2010 and 2011, according to The Ponemon Institute’s study, “The National Study on Medical Identity Theft.” Medical ID theft has more than doubled since 2008 – and is on the rise. You may not even know it happened until you start getting bills from doctors or collection agencies for services you didn’t receive. Or you might make an insurance claim and be told you’ve reached your benefit limit, or apply for insurance and be denied because your records show a condition you don’t have.

Medical identity theft can also damage your health. That’s because when the thief uses your identity to get care, their information goes into your medical records. If, say, the wrong blood type goes on your record, this could lead to improper treatment, resulting in injury or illness.

How to reduce your risk
There is no surefire way to avoid such theft, but according to the FTC, there are a number of ways to reduce your risk.

Beware of strangers seeking information
That official-sounding person on the phone (or that official-looking letter) isn’t necessarily legitimate. If you didn’t initiate the contact, and you don’t know the person asking the question, don’t give out personal or medical information. If a letter arrives from a medical provider offering free health care services or products, and requires your health plan ID number, check them out. Call your health plan and see if they’re affiliated with the provider. The same goes for callers who say they represent an insurance company and need to verify a charge.

Keep medical and health insurance information under lock and key
Medical or health insurance records should be kept secure, whether in your file cabinet or in a file online. Beware of emails or websites asking for information like your Social Security number or your medical condition. Read website privacy policies to find out how information is secured, who can see it and how it will be used.

Tips: If a site’s Web address begins with “https,” the “s” is for “secure.” Another good sign: A lock icon on the browser’s status bar. Remember, email is not secure.

Slash your trash. Shred your health insurance forms, prescription and physician statements before you toss them. Tear up the labels on your prescription bottles, too.

Have more questions? The FTC has a great website on the subject: http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idtheft10.shtm. This is the agency with which you would file a claim if your identity is stolen, so it’s the best place to get answers.

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Number one in Real Estate lending!

According to TC Trends Reports from Data Data Inc., WECU® was the number one real estate lender in Whatcom County in both number of loans and dollar amount of loans funded during the month of March 2012. WECU® funded 124 residential real estate loans for over $23.3 million. WECU® was also the number one lender in Whatcom County when it came to real estate purchase transactions. WECU® funded 20 purchase loan transactions for over $4.6 million during the month of March 2012. At WECU®, our mission is simple – provide the means for members to achieve their dreams. We’re thrilled to be the number one real estate lender in Whatcom County.

Instant Issue now available!

Since 2010, our checking members have been able to have a new debit card issued and imprinted onsite at a number of our branches. Starting July 16th we will be able to also issue Instant Issue WECU® Classic Visa credit cards! Instant issue is available at our Holly, Sunset, Birchwood, Lynden, and Ferndale offices. Now, after your Visa loan has been approved you can leave with your new WECU® Classic credit card in hand and ready for immediate use. Please note that you must see a loan officer for Instant Issue of a credit card; Instant Issue is only available for WECU® Debit cards and Visa Classic Credit cards.

Phone directory errors

We were recently notified of phone number listing errors in a number of free local directories. WECU® does not release this information to the directories; they pull from a listing released by the phone company. Unfortunately, several phone numbers that we own but do not direct calls to were published in the free directories. We have contacted each of these directories to correct the error; however, many will not contain the corrected information until the current print version is replaced. We apologize for any frustration or confusion that this may have caused and assure you that we are working to correct the listings.

Important information

In accordance with Federal regulations, WECU® does not permit its members to use credit union accounts for the purpose of illegal Internet gambling. Attempted transactions will be blocked, and repeated attempts may result in account closure.

WECU® and the Human Race!

On May 12th twenty-plus WECU® employees, family and friends raced in the Whatcom Volunteer Center’s Human Race in downtown Bellingham. Through pay-to-wear jeans day fundraising and sponsorship from our Sweat Equity Team (SET) we raised over $1,300 dollars for local non-profits. A big thank you goes out to WECU® staff participants: Jessica Rycraft, Stephannie VanderVeen, Suzanne Smitley, Stefanie Rader, Amy Powlless, Jacklyn McClure, Niki Favro, Erik Favro, Jill Segel, Tanya Johnson, Jill VanDeKop, Andres Olave, Kelli Nuesen, and Katrina Williams.

2013 calendar contest winners!

For the fourth year running WECU® held a calendar contest to showcase our talented member photographers and the beautiful landscapes of Whatcom County. We received a number of great entries for the contest and we were thrilled with the quality of the work submitted. Selecting the photos to include in the calendar was a difficult process. Thank you to all of the talented photographers who sent in their pictures. We truly enjoyed all of the wonderful photos and were so pleased with the great response to this fun project!

The 2013 Calendar Contest Winners are: Ann Chai-kin, Beverly Martin, Blake Kent, Cynthia St. Clair, Erin Johnson, Felicia Andreotta, Greg Hoffenbacker, Jeff Cook, Joel Brady-Power, Karla Van Leaven, Linda Klix, Mike Leenhouts, Rosario Sanchez Garcia, and Shayna Yarberr. Congratulations to our winners!

Important Debit and Visa card info

The Office of Foreign Assets Control (OFAC) is a branch of the U.S. Treasury Department that administers and enforces sanctions in accordance with U.S. foreign policy. Some of these sanctions prohibit U.S. Visa members from engaging in financial transactions with certain countries. Visa International places blocks in their system which prevent U.S. members from engaging in transactions with countries subject to these sanctions. At present, the countries with Visa blocks for U.S. member-related transactions are Cuba, Iran, Sudan, Syria, and Myanmar (Burma).

WECU® members and staff raise $1174 for Food4Tots!

WECU®’s Bellingham branches collected cash and food donations for Bellingham Food Bank’s Food4Tots Program. We raised a total of $1,174 in cash donations, and collected $577 worth of baby food (where one jar equals $1). Thank you to all of our generous WECU® members for making this such a successful drive!

Milk money drive

In 2011, over 110,000 clients visited the Bellingham Food Bank; 35% of those were children. Help WECU® raise funds for the Food Bank to purchase milk for these growing bodies! This June, WECU® will be taking monetary donations at the teller windows of all of our Bellingham branches. We hope you will help us support this great cause!

Flamingoed!

In mid-May our Business Services Team got a surprise “flamingo-ing!” On the morning of May 15th a flock of pink flamingoes appeared on the High Street side of WECU®’s main branch. Grant Dykstra from our Business Service Team received a call for cancer awareness fundraising in the form of a large flamingo flock. The flamingoes travel around Bellingham to promote cancer awareness and subsequent fundraising efforts. Grant and Business Services paid $100 to move them to Kids’ World on Sunset Drive to continue the fundraising chain.

Are you ready for the bag ban?

Due to new legislation in Whatcom County, as of August 2012 plastic bags will no longer be available. Do you have bags to take with you? If not, stock-up with WECU®’s light-weight, re-usable grocery bags, available at all of our branches for only $0.92! Stop by your local branch and pick one (or two, or three) up today!

WECU® will be closed Wednesday, July 4th in observance of Independence Day.
Our Visa statements are getting a new look!

Starting July, 2012 your Visa statement will look a little bit different. We have redesigned our statements to accommodate the recent regulatory changes to credit card rules and to make them just a bit more user friendly.

The first page of the new statement will contain all pertinent account information such as your balance, interest charges, fees, and your payment stub. The second page will show all of your transaction information. We hope you enjoy the new look of the Visa statements and that you find them easier to use when budgeting and reviewing your account information.

WECU® is becoming a public depository

The State of Washington recently approved WECU® as a public depository. Beginning June 8, 2012 we will be able to open business accounts to hold public funds - up to $250,000 per account. What are public funds? Public funds are funds under the control of a treasurer or custodian that belong to or benefit the state or any of its political subdivisions, public corporations, municipal corporations, agencies, courts, boards, commissions, or committees.

Attention teachers: WECU® is sponsoring a financial education seminar!

Teach your students the path to financial stability, and learn a little on the way! Local K-12 teachers receive financial education curriculum and training - all while earning five clock hours. Your older students will learn personal finance fundamentals while younger students focus on decision making, responsibility and trustworthiness. As a participant in this seminar you will receive:

- The Financial Fitness for Life, second edition (Teach, Student, Parent Guide) with permission to copy for classroom use.
- Five free clock hours
- Free breakfast and lunch
- Access to WCEFE financial education mentors and community volunteers for guest presentations.

When: August 13th from 8:45AM to 3:00PM for middle and high school educators

August 14th from 8:45AM to 3:00PM for elementary educators

Where: WECU® Ferndale Education Center (5 minutes from Bellingham)
5659 Barrett Road
Ferndale, WA 98248

Cost: $200. Due to the WECU® sponsorships there are a limited number of full scholarships. RSVP ASAP to obtain a scholarship. (Please note there is a refundable $25 registration fee required.)

Register at: http://www.zoomerang.com/Survey/WEB22FB3QK9KZ6/

For other questions please call Pam Whalley at 360.650.4823 or email Pam.Whalley@wwu.edu.