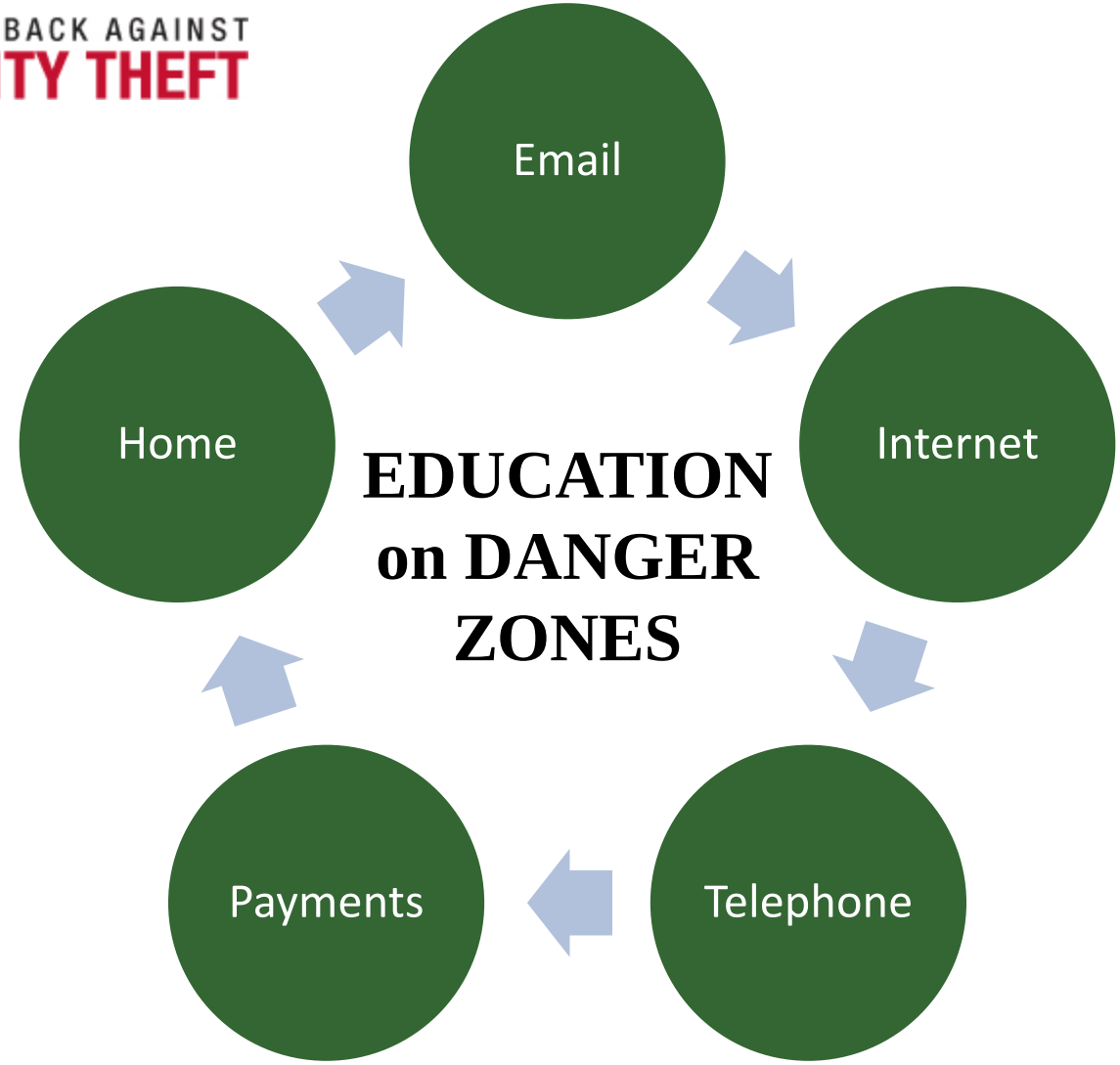
Identity Theft Protection

FIGHTING BACK AGAINST
IDENTITY THEFT



ID theft occurs when someone uses your personal information with out your knowledge to commit fraud. Some terms to be familiar with are

- **Phishing**
- **Pharming**
- **Spyware**
- **Dumpster Diving**

These are all types of Fraud Techniques used by fraudsters to put your identity & financial well being at risk.

Protecting your identity through Email

- Sending and receiving emails is a common way to communicate today.
- Some Emails may come disguised as official notices. They might claim to represent your financial institution.

This is a scam called PHISHING

Phishing for your personal information!

Learn how to Spot Phishing and Email Scams

Always keep in mind that any email requesting personal information or asking you to verify account information is usually a scam ~ even if the email looks authentic.

Signs of someone Phishing for your information:

- An email message threating to close your account if you don’t respond immediately
- If you are asked to follow a link or call a number to update account information or change passwords

Recommended Steps to Protect Yourself from Email Identity Theft

1. Never respond to any email asking for confidential information.
2. Never click on a link from an unknown email.
3. Do not call any phone numbers provided in a suspicious email.
4. Always use anti-virus and anti-spyware software.

Always Remember:

- ✓ **Email is not a Secure form of communication**
- ✓ **Never use email to send or receive confidential information**

Protecting your identity through the Internet

With over 10 Billion websites today, people use the internet to keep in touch with family & friends, find information, do business, and conduct CRIME!

Tools used by criminals to Steal your identity:

Malware Trojans Spyware
Viruses Keystroke Logging

Learn how to Surf Safely on the Web

Suggested steps to protect Your computer

1. Install anti-virus & anti-spyware software, keep them updated and run a full system scan once a week.
2. Keep your computer updated and your Firewall turned on.
3. Use strong passwords with 8 or more characters with both alpha and numeric, & special characters. It is also recommended to change passwords every 6 months.
4. Only download files from trusted sites as downloads can be infected with Spyware attached to the file.

Watch for Signs of Spyware infected on your computer from downloading anything from the internet such as music, movies or pictures

- ✓Frequent Pop-ups
- ✓Unexpected Icons
- ✓Random Error Messages
- ✓Slow Computer Operations

If you are experiencing any of these it is recommended to run a full system anti-virus & anti-spyware scan to safely remove.

Public Computer Usage and Free Wi-Fi

- Be careful when using public computers or Free Wi-Fi spots to perform any types of personal transactions.
  - Just logging into a website may give away passwords and other private information.

Protecting your Identity through the Telephone

Here is what could happen….

We need your account information

Hello?

Your phone rings and the caller claims to be from your financial institution. They begin to ask questions about you and your account(s). This could be a telephone scam. Someone may be trying to steal your identity! Be highly suspicious if you are requested to provide personal information over the phone.

Recommended Steps to Protect Yourself from Telephone Identity Theft

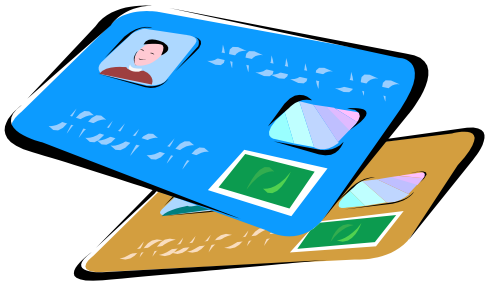
1. Never offer personal information or account information over the phone without verifying the callers identity
2. If uncertain of the callers identity, hang up and initiate the call yourself with the known number
3. Do not call any phone number received in voice message or email asking for personal information. It could connect you to a fraudulent phone answering system

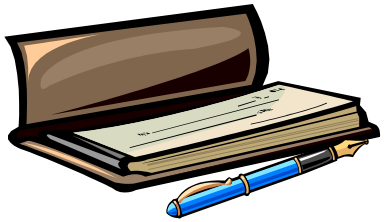
Protecting your Identity on Personal Documents & Payments

Don’t make it easy for your Identity to be stolen

These are just some of the careless things you can do with your personal information to become a victim of Identity Theft

- A check book lying open on the table
- Your wallet in clear sight on the counter
- A credit card statement in the trash





Recommended Steps to Protect Your Personal Documents and Avoid Payment Fraud

- Balance your checkbook and all other financial statements
- Keep all check and credit cards in a safe place
- Do not keep bills or account statements in your mailbox for a long period of time
- Don’t write PIN numbers on your credit or debit cards or have them written on a piece a paper in your purse or wallet
- Use a paper shedder to shred all documents with personal information
- Make online purchases from only trusted websites
- Consider paying all bills through online bill pay.
  - This method is considered more secure than mailing paper checks

Protecting Your Identity Around Your Home

- **Not everyone in your neighbor is friendly**

» There may be criminals trying to steal your good name and credit.

» They are doing it by going through your garbage and your mail box.

» If you don’t protect your personal information around the house you could become a victim of Identity Theft.

Recommended Steps to Protect Yourself Against Identity Theft in Your Home

- Use a personal shredder to shred checking and credit card statements, canceled checks and pre-approved credit card offers.
- Place your garbage out the morning of pick up instead of the night before. This gives dumpster divers less opportunity to go through your trash for personal information.
- Install a mail box with a lock or pick up your mail immediately after being delivered each day.
- Change your habit of placing outgoing mail in your mail box. If you can, place all outgoing mail in an official and secured US Postal Mailbox.
- Store your personal mail and bank statements in a secure place. Out of sight and reach to anyone who might in your home.

If you are a victim of Identity Theft, contact these three credit bureaus - place a fraud alert on your credit file.

Equifax 1.800.525.6285
Experian 1.888.397.3742
Trans Union 1.800.680.7289