

SECURITY

Identity Theft

Identity theft is fraud committed or attempted by using identifying information of another person without authority. Identifying information is any personal information such as your name, Social Security number, date of birth, credit card or bank information. Identity theft is a serious crime that can cause victims loss of time and money to resolve. The thieves might use a variety of methods to steal your information, including:

- **Skimming:** Stealing credit/debit card numbers by using a special device on ATMs or when processing a purchase
- **Phishing:** Pretending to be a financial institution or other company and sending email or pop-up messages to get you to reveal your personal information
- **Pretexting:** Pretending to be you when they call financial institutions, phone companies and other sources to get additional information
- **Dumpster diving:** Rummaging through trash looking for bills or other paper with your personal information on it.

Reduce Your Risk of ID Theft

- Immediately report lost or stolen credit cards.
- Memorize your PIN. Whenever you select your own PIN, never use information that could be readily found in your wallet or purse, such as your house number or date of birth.
- Destroy cards you no longer use, making sure the numbers are not recognizable.
- Keep your ATM and Debit Card receipts do not leave these behind.
- Review and monitor your consumer credit reports regularly.
- Do not carry your social security card or your birth certificate. Keep these tucked away in a safe place.
- Be aware and note when your monthly financial statements arrive in the mail.
- Watch your financial statements and ensure all charges made are yours.
- Never reveal your bank account, credit card, mother's maiden name or social security number over the phone (unless dealing with a trusted business or organization). Ask the caller to send information by mail.

Reporting Identity Theft and Account Fraud

If you're a victim of identity theft or account fraud, you should call

- Equifax (800) 525-6285 or www.equifax.com
- Experian (888) 397-3742 or www.experian.com
- TransUnion (800) 680-7289 or www.transunion.com

Additional information on protecting your identity and avoiding Internet scams may be obtained by clicking on the links below:

From the Federal Deposit Insurance Corporation (FDIC) website:

<https://www.fdic.gov/consumers/assistance/protection/idtheft.html>.

From the Federal Trade Commission (FTC) website:

<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>.

Enhance your Online Security

- Maintain current ant-virus and other security suite software.
- Use complex passwords that contain upper- and lower-case letters, numbers and special characters. Do not create passwords that are based on personal information that others would know.
- Change passwords frequently
- Do not write down passwords
- Never leave your computer or smart phones unattended
- Check your accounts frequently
- Be cautious with unsolicited emails, unverified websites and pop-up messages

Mobile Deposit Tips

- Before logging into the Mobile Deposit app, close all other apps running in the background of your mobile phone.
- Sign/Endorse the back of your check, and label it “For Deposit Only”.
- Flatten folded or crumpled checks before taking your photos.
- Take the photos of your check in a well-lit area.
- Make sure that the entire check image is visible and in focus before submitting deposit.
- No shadows across the check.
- All four corners are visible.
- Check is not blurry.
- The MICR line (numbers on the bottom of your check) is readable.

ATM Safety

- Observe your surrounds before using an ATM.
- Take a friend with you – especially at night.
- Shield the screen and keyboard so others cannot see you enter your PIN or transaction amount.
- Put your cash, card and receipt away immediately.