

8 ▶ **If your bills include questionable items**, don't ignore them. Instead, investigate immediately to head off any possible fraud before it occurs.

9 ▶ **Periodically contact the major credit reporting companies** to review your file and make certain the information is correct. For a small fee, you can obtain a copy of your credit report at any time. The three major credit bureaus are:

**Equifax 800-685-1111**

**Experian 888-397-3742**

**TransUnion 800-916-8800**

Together, you and your bank can head off identity theft *before* it happens. **The bottom line:** If you have any questions or concerns about protecting your financial identity, come in and visit your banker.

# PROTECTING AGAINST IDENTITY THEFT

**IDENTITY THEFT:  
*What Your Bank is Doing,  
What You Can Do***



Presented by the  
American Bankers Association

# IDENTITY THEFT TOLL APPROACHING 1 MILLION

**A**mericans who will have their identities stolen could soon reach 1 million, say government sources, with the incidence rate doubling every 2-3 years. Criminal activities of this magnitude are a concern to you, our customer, and to the bank as well. You can be assured that substantial measures are in place to protect your identity and your accounts against theft and fraud. For example:

## ▶ Bank Privacy Policies

Our privacy policy outlines the procedures in place that cover our security programs that are designed to protect your personal information. This policy is followed by all employees, who have received training throughout the year.

## ▶ Restricted Access

Access to nonpublic information about you is limited to bank employees who need to know that information to provide products or services to you or “to follow the law.”

## ▶ Password Protection

Before using any of our online services, you develop a secret password that only you know. This assures that you, and only you, have access to your accounts.

## ▶ Encryption

Banks use powerful encryption software that converts the information into secure

code, safeguarding your transactions and personal information.

## WHAT YOU CAN DO

- ▶ **Do not give out financial information** such as checking and credit card numbers, or your Social Security number, unless you know the person or organization you’re dealing with, even someone claiming to be from your bank.
- ▶ **Report lost or stolen checks** immediately. Your bank will block payment on the check numbers involved. Also, review new deliveries of checks to make sure none have been stolen in transit.
- ▶ **Notify your banker of suspicious phone inquiries** such as those asking for account information to “verify a statement” or “award a prize.”
- ▶ **Closely guard your ATM** Personal Identification Number and ATM receipts.
- ▶ **Shred any financial solicitations** or other bank statements before disposing of them.
- ▶ **Put outgoing mail** into a secure, official Postal Service collection box.
- ▶ **If regular bills fail to reach you**, call the company to find out why.