

**Ten
Tips to
Prevent**

***IDENTITY
THEFT***

Understanding
how it can
happen...
learning how
to protect
yourself.

Identify theft and account fraud are making big headlines. They happen when someone steals personal information such as your bank account number or Social Security number and then poses as you, either cleaning out your account or running up debt in your name or both. The threat is real, and the government estimates 400,000 people are victimized by these crimes each year.

Your bank works hard every day to ward off these threats, but maximum security is possible only with your help. Here's what you can do to stop these crimes before they happen—and protect your assets and your good name:

1 Don't give out financial information such as checking and credit card numbers—and especially your Social Security number—on the phone unless you initiated the call and know the person or organization you're dealing with. Don't give that information to any stranger, even one claiming to be from your bank.

2 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 has been stolen in transit.

3 Store cancelled checks—and new checks—in a safe place.

4 Notify your banker of suspicious phone inquiries such as those asking for account information to “verify a statement” or “award a prize.”

5 Guard your ATM Personal Identification Number and ATM receipts. Thieves can use them to access your accounts.

6 Don't throw away financial solicitations that arrive in your mailbox. Tear them up so thieves can't use them to assume your identity. Tear up any other financial documents such as bank statements or invoices before disposing of them.

7 Don't put outgoing mail in or on your mailbox. Drop it into a secure, official Postal Service collection box. Thieves may use your mail to steal your identity.

8 If regular bills fail to reach you, call the company to find out why. Someone may have filed a false change-of-address notice to divert your information to his or her address.

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

10 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 800-682-7654

TransUnion 800-916-8800

Together, you and your bank can head off identity theft and account fraud before they ever happen. The bottom line: If you have any questions or concerns about protecting your financial identity, come in and visit your banker.



1120 Connecticut Avenue, N.W.
Washington, D.C. 20036