

What is Identity Theft?

Identity theft is a federal crime. It occurs when your personal information is stolen and then used, without your knowledge, to commit fraud and other crimes. The most common ways fraudsters steal consumers' personal information online is through spoof emails and websites, social engineering, and other scams.

Tips to help you avoid Identity Theft

The first line of defense against identity theft is you. To help you from becoming a victim of this crime, we recommend the following:

Password Tips

- Make passwords as random as possible. Do not use things such as birthdays or phone numbers.
- Never use the word PASSWORD as your password.
- Make sure your UserID and password are different.
- Protect your password. Never write it down or share it with anyone.
- Change your password immediately if you think anyone knows what it is.
- Do not use the same password for every system you access.
- Create a strong password that includes numbers and special characters such as \$ or @.

Protect Your Social Security Number

- Do not provide your personal information in response to an unsolicited request.
- Do not have your driver's license, telephone, or Social Security numbers printed on your bank checks.
- If someone asks for your Social Security number, ask why it's needed and how it will be used.

Be Vigilant

- Enroll in Online Banking and check your accounts with frequency. If you see a suspicious item, call the billing company immediately for further investigation.

Avoid Mail-Related Risks

- Enroll in **Online Statements** and no longer receive paper statements in the mail. This helps to reduce the threat of having your statements stolen out of your mailbox.
- If you do not receive bills in a timely manner, call the companies to find out why. You want to be sure that no one has filed a false change of address notification on your behalf.
- Do not leave outgoing mail in your home mailbox; instead drop it into a secure, official Postal Service collection box.
- Ask your local post office to stop mail delivery while you are on vacation or ask a trustworthy neighbor to pick it up for your daily.
- Always shred important documents such as bank statements and items received in the mail before throwing them away. Most fraud and identity theft happens as a result of mail and garbage theft.
- If you receive financial solicitations that you're not interested in, be sure to shred them before throwing them away.
- Consider opting out of unsolicited credit offers. Call 888-5-OPTOUT (888-567-8688).

General Precautions

- Review your credit report at least once a year to check for anything that is inaccurate.
- Make photocopies of important information you carry on a regular basis (drivers license, credit cards, etc.) and store them in a secure place such as a safe deposit box.
- Store your canceled checks and new checks in a safe place.
- Report lost or stolen checks, debit, or credit cards IMMEDIATELY.
- When shopping, avoid placing receipts in the same bag as your purchases. Do not leave your receipts behind on counters or at gas pumps.
- Know when your credit cards expire and notify the issuers promptly if they have not arrived.
- Be cautious about where you leave personal information in your home; especially if you have outside help or are having service work done on your home.
- When you go out, take only the personal identification and credit cards you believe you will need.
- Do not carry your Social Security card with you. Memorize your number and leave it in a secure place.
- Consider removing your Social Security number from your driver's license, if local state laws allow you to.

How to report Identity Theft

Identity Theft is a serious matter to Presidio Bank. If you believe you are a victim of identity theft:

1. **Call your local Banking Office.**
2. **Notify the major credit reporting agencies (credit bureaus)**
Call the fraud departments of all three credit bureaus. Ask them to put a "fraud alert" on your file. This tells creditors to call you before they open any accounts in your name.
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
3. **Notify your local law enforcement agency** to file an Identity Theft Report.