

## IDENTITY FRAUD

### WHAT IS FRAUD?

It's the fastest-growing crime in the U.S., costing its victims over \$475 million a year, according to the Federal Trade Commission. Yet, it happens so quietly, most people don't realize they've been victimized until months later. Identity theft-or fraud- occurs when someone uses your personal information to make illegal purchases, withdrawals, or open accounts. This can damage your credit rating and reputation.

### WHAT ARE WE DOING TO PREVENT FRAUD?

After September 11, legislation was passed to help prevent fraud. Evidence shows that credit card, debit card, and similar fraud is a major source of funding for terrorists. To safeguard our nation against terrorists-and to help prevent you from becoming a victim of fraud-all financial institutions are required to more carefully verify the identity of our account owners, loan applicants, trusts, and individuals who purchase investment products.

This means we may ask you additional questions at the time of your transaction. We may also ask you to provide one or more types of picture identification (ID), such as a valid driver's license, Social Security card, or other government-issued document that verifies your nationality or residence. By answering these questions and providing the required forms of identification, you can help us meet the requirements and better protect you against identity theft.

### WHAT HAPPENS TO THE INFORMATION YOU PROVIDE US?

The new regulations require us to verify the information you provide us using one or more methods. For instance, we may compare your information against public databases of information to verify that it is current and accurate. Any information we obtain is safeguarded according to our Privacy Policy and information-sharing practices-which were provided to you. That way, you can be confident that your personal information remains secure as we work toward preventing all forms of fraud.

### WHAT ELSE CAN YOU DO TO PREVENT FRAUD?

- Keep your credit cards, debit cards, personal identification numbers (PIN), checks, social security number, driver's license number and other personal information in a safe place.
- Keep deposit and withdrawal slips and credit and debit card receipts where they will be safe, and always shred them first before they're disposed.
- Before disposing of credit card solicitations, credit card statements, financial institution, medical bills, and investment updates, shred them first.

- Don't put your trash out until shortly before it will be picked up.
- Don't mail in your curbside mailbox until shortly before it will be picked up.
- Take your mail out of your curbside mailbox as soon as possible after it's delivered. And, if you're traveling, have the U.S. Postal Service hold your mail or have someone you trust pick it up daily.
- Limit the information on your checks, and don't carry around any more credit or debit cards than necessary.
- Don't give any of your personal information to anyone in person, over the telephone, or over the Internet, unless you have a very good reason to trust them.
- Don't give any of your personal information in response to an unsolicited e-mail claiming to be from your financial institution or some other highly credible source. This is a technique referred to as "phishing." Be sure to validate the request before providing the information (for example, contact the customer service telephone number on your account statement to ask about the request).
- Don't give any of your personal information to any web sites that don't use encryption or other secure methods to protect it.
- Use a firewall if you have a high-speed Internet connection. This software can be purchased on-line or from most software retailers.
- Don't use PINs or other passwords that are easy to guess (such as family birth dates or your pet's name).