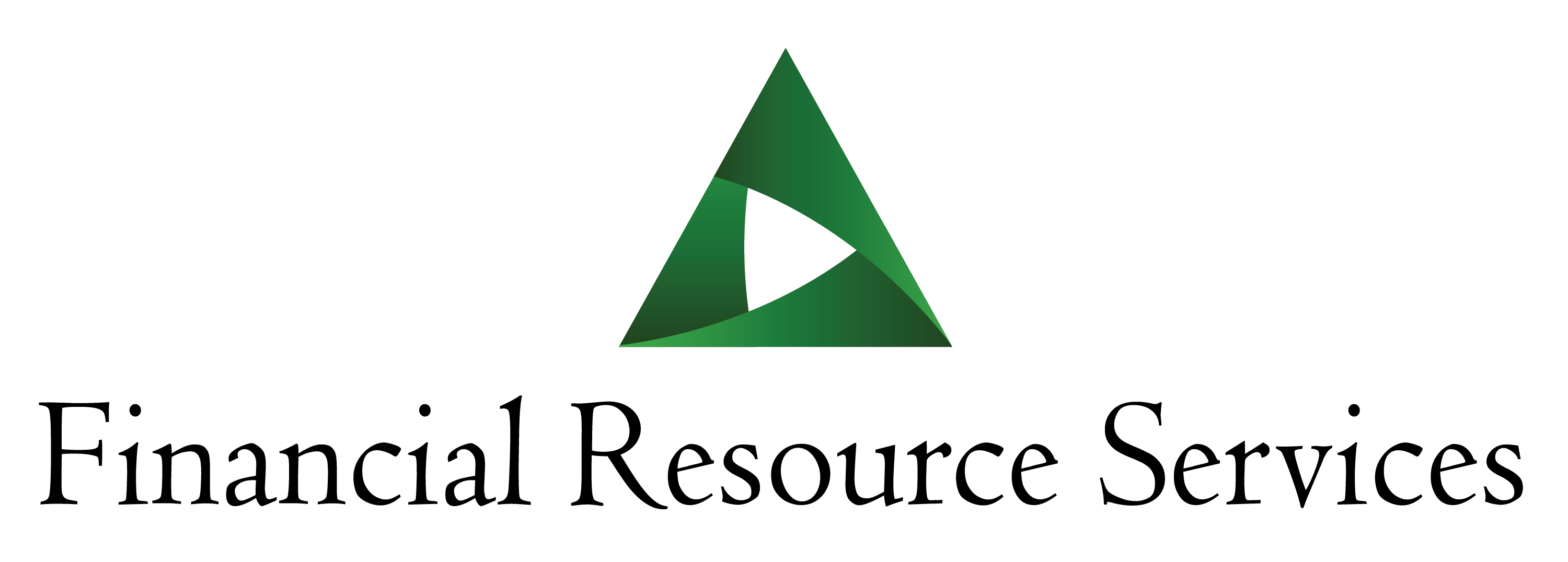
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**Tips for Preventing Identity Theft**

Protecting yourself from identity theft is essential, and in order to truly secure your financial life, you must take a number of steps. From the information you share on checks to the online passwords you create, thieves can steal your identity in a variety of ways. To help proactively prevent identity theft, begin by following these tips:

**General Information**

* Photocopy both sides of your driver’s license, credit cards, and other important contents of your wallet, and keep them in a safe place. In the event someone steals your wallet, you’ll know exactly what is missing.
* Consider securing any sensitive materials in a locked, fireproof safe at home.
* Do not use easily available information, like your birth date, phone number, or part of your Social Security number for PINS and passwords.

**Checks**

* Use your initials and last name when ordering printed checks. A check forger won’t know how you sign your checks, but your bank will.
* List your work phone number on your checks instead of your home phone number. Be sure to check if your employer allows you list them before doing so. Or omit your phone number completely.
* Do not include your Social Security number as personal identifying information.
* Use a post office box or work address (if your employer approves doing so) instead of your home address.
* Order new checks from your bank and pick them up at the bank, rather than having them sent to your home.
* Store any bank statements and blank or canceled checks securely, such as in a locked safe.
* Report to your bank or credit union of any missing checks.

**Credit Cards**

* Write only the last four digits of your account number in the check memo line when paying your bills. And never write your account number on the outside of a payment envelope.
* Keep a list of your credit card numbers and their toll-free customer service numbers, so you can cancel cards quickly if you lose them or someone steals your wallet. Store the list in a safe place in your home, not in your wallet.
* Review your accounts regularly to identify any irregular activity.
* Monitor your credit by requesting a credit report every four months. Opt to receive your free report from one credit agency, and request another report from a different credit agency in another four months. You can repeat this process every four months, using a different credit agency each time.

**Social Security Number**

* Do not carry your Social Security card in your wallet. Memorize the number and put the original card in a safe place.
* Report concerns about a compromised Social Security number by calling the Social Security Administration fraud line at 877-IDTHEFT (877-438-4338). For deaf and hard of hearing, call 866-653-4261.
* Never give your Social Security number by phone or online, unless you initiate the call and know the number is legitimate and the site is valid. The following organizations may ask for your number but aren’t required to have it:
  + Hospitals/medical offices
  + Insurers
  + Landlords/property managers
  + Schools
  + Sports leagues/clubs
  + Utilities/cell phone companies

**PINs**

* Avoid using details easily associated with you in your PIN, such as your birthday, phone number, or any part of your credit- or ATM card’s number.
* Do not write your PIN on the back of the card or on anything else in your wallet.
* Use different PINs for each debit and credit card. If you have too many to remember, consider reducing the number of cards you carry in your wallet.
* Consider changing your PINs regularly.

**Passwords**

* Never share your passwords with anyone.
* Create secure passwords that are long and complex; nonsensical phrases also work. Use at least 12 characters that mix letters, numbers, and special symbols.
* Avoid using the same password on multiple websites.
* Change your passwords regularly.

**Mail and Trash**

* Use post office collection boxes for outgoing mail, rather than your home mail box.
* Shred any trash that may contain personal information, including charge receipts, credit applications, insurance forms, medical statements, checks and bank statements, expired credit and debit cards, and direct-mail credit offers.
* Opt out of receiving direct mail credit offers by calling the National Opt-Out program at 888-567-8688.

**Stolen Wallets**

If someone steals your wallet, you should immediately:

* File a police report to document the theft and the wallet contents.
* Contact one of the national credit reporting organizations (listed below) to have a fraud alert placed on your name and Social Security number. The organization you contact is required to contact the other two credit organizations. If you initiate a credit check, the credit reporting organization can alert the merchant. Placing a fraud alert entitles you to free copies of your credit reports.
  + Equifax: 800-525-6285
  + Experian: 888-397-3742
  + TransUnion: 800-680-7289
* Close all accounts for missing credit cards.
* Check your credit reports for accounts opened fraudulently.
* File a complaint with the Federal Trade Commission, which maintains a database of identity theft cases, online at www.consumer.gov/idtheft. This database assists law enforcement agencies and helps the FTC learn more about identity theft.
* Notify your bank if your wallet contained a checkbook or debit/ATM cards.

No one wants to be the victim of identity theft, and it’s up to you to control whether or not you are adequately protecting your personal accounts and information. By following these tips, you will be on the path to stronger security. If you would like to discuss ways to deepen your protection from identity theft, we are more than happy to help.