

Safety Tips for Protecting Your Financial Identity During the Holidays

With holiday shopping in full swing, TheBANK of Edwardsville reminds area residents of the risk of identity theft and is offering tips on how to avoid becoming a victim.

During the holiday season, your risk of identity theft is increased dramatically as it is peak season for identity thieves. According to the Federal Trade Commission, one in six Americans will be a victim of identity theft this year alone. About 9.93 million people have had some type of identity theft crime committed against them in the last twelve months.

To help keep you and your financial identity safe this holiday season and beyond, TheBANK of Edwardsville offers the following advice for managing your information in public, at home, on the Internet and when traveling out of the country.

In Public

Treat your card and your PIN like your house keys. Never let them out of your sight, even for a moment.

- Choose a PIN that isn't obvious to others, and don't write it on or near your card.
- When keying in your PIN, be sure no one is watching.
- Do not discard ATM or credit card receipts in a public place.
- Do not use a credit or debit card for identification, and never write a card account number on a check.

At Home

Keep good records, and review account statement promptly and thoroughly. Guard your account numbers.

- If you see a questionable transaction on a statement, immediately notify your bank or issuer of your credit card.
- Never give your credit card number to unsolicited callers. If you're uncertain, ask for more information by mail.
- Before disposing of card receipts or statements, destroy areas where account numbers are visible.
- Keep information about all your card accounts in a secure place, so you can act quickly if one is lost or stolen.
- Get a copy of your credit report once a year from each of the three national credit bureaus and check carefully for discrepancies.

On the Internet

Firewalls and other software can protect your computer from viruses and other menaces. But be on guard against questionable web sites designed to trick you into disclosing sensitive financial information.

- Turn off your computer when you're not using it, even if you have antivirus and firewall software.

- Be aware that banks and other legitimate businesses never email customers asking for passwords or updated information.
- Never click on a link in a suspicious email. Instead, confirm the Web address on your own, then type it directly into the browser window.
- Before making an Internet purchase, make sure the merchant is reputable by locating an image of an “unbroken key” or “closed lock” security icon in the corner of your browser window.
- Change passwords and PINs periodically.

Out of the Country

When planning for foreign travel, a credit card can be the best and safest way to pay for travel costs. However, should you decide to use your debit card outside of the United States, please remember the following:

- Notify your bank in advance. Make sure to tell us when and where you’ll be travelling overseas. That way, if we see activity on your account from another country, your bank will know why. One of the ways your bank or creditor can monitor for fraud is by detecting transactions that differ from your usual spending pattern.

If your debit card or credit card is ever lost or stolen, or if you suspect fraud, remember to:

- 1) Immediately call the police as well as the issuer of the card(s) that were stolen.
- 2) Remember, your date of birth and Social Security number are not stored on your credit card. If your Social Security card or other personal information is lost or stolen, call the police and the Social Security Administration.
- 3) Contact the three national credit bureaus immediately. They can place a “Fraud Alert” in your file, which lets banks and merchants know there’s a problem.
- 4) Check your card and bank statements diligently until the problem is completely resolved.
- 5) Request copies of your credit report from all three national credit bureaus and check them thoroughly. (If you have already requested free copies of your credit report during the same calendar year, there may be charges.)
- 6) Contact the credit bureaus at:

Equifax
P.O. Box 740241 • Atlanta, GA
30374-0241 • 800-525-6285

Experian
P.O. Box 949 • Allen, TX
75013-0949 • 888-397-3742

Trans Union
P.O. Box 6790 • Fullerton, CA
92834-6790 • 800-680-7289