



Simple Banking... Superior Service

IDENTITY THEFT INFORMATION

At our bank, we take Identity Theft serious. We have strict policies and procedures in place to help deter any instance of identity theft issues with our customers. We also would like to help educate our customers and other about what identity theft is, how it occurs and who to call if you become a victim.

The Federal Trade Commission has a good, informative presentation covering identity theft and we have it here for your use and viewing. Also, we have included valuable resources from Tennessee on their respective identity theft laws, helpful ways to deter and detect identity theft and finally, important phone numbers that will be beneficial to you and/or your family in the future.

We are always here to help you, please don't hesitate to call.

Thank you for choosing us for all of your financial needs.

DETER · DETECT · DEFEND



www.ftc.gov/idtheft



Avoid ID Theft

How to Deter, Detect, and Defend Against Identity Theft



DETER



DETECT



DEFEND

PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
 - Deter
 - Detect
 - Defend
- Where can you learn more?

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

WHAT IS IDENTITY THEFT?

- It occurs when someone steals your personal information –
e.g., credit card or Social Security number – and uses it fraudulently
- It can cost you time and money
- It can destroy your credit and ruin your good name

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Steal personnel records from their employers

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

WHAT CAN YOU DO?

DETER

- Deter identity thieves by safeguarding your information

DETECT

- Detect suspicious activity by routinely monitoring your financial accounts and billing statements

DEFEND

- Defend against identity theft as soon as you suspect a problem

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

DETER identity thieves by safeguarding your information.

- Shred financial documents before discarding them
- Protect your Social Security number
- Don't give out personal information unless you're sure who you're dealing with
- Don't use obvious passwords
- Keep your information secure

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

DETECT suspicious activity by routinely monitoring your financial accounts and billing statements.

- Be alert
 - Mail or bills that don't arrive
 - Denials of credit for no reason
- Inspect your credit report
 - Law entitles you to one free report a year from each nationwide credit reporting agencies if you ask for it
 - Online: www.AnnualCreditReport.com; by phone: 1-877-322-8228; or by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281
- Inspect your financial statements
 - Look for charges you didn't make

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

DEFEND against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling any one of the three nationwide credit reporting companies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
 - Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHFT | 1-877-ID-THEFT (438-4338)



DETER



DETECT



DEFEND

WHERE CAN YOU LEARN MORE?

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT

By mail: Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

DETER·DETECT·DEFEND



www.ftc.gov/idtheft

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | FTC.GOV/IDTHEFT | 1-877-ID-THEFT (438-4338)