



What is Identity Theft?

Identity theft involves criminals obtaining your personal information such as social security numbers, credit card or account numbers, even birth certificates and passports for their own use. Accounts are opened in your name for credit cards and loans and the bills are not paid. The delinquent account is reported on your credit report. Because the bills are being sent to another address, it could take months to learn you are a victim of identity theft.

10 Tips to Prevent Identity Theft

- 1** Do not give out personal information such as PIN number, checking account information and credit card numbers over the phone or internet unless you initiated the transaction. Identity thieves often call posing as a credit card company to obtain knowledge of your accounts.
- 2** Do not give your social security number except when absolutely necessary. Ask to use other types of identifiers when possible.
- 3** Beware of suspicious activity. Be especially wary of phone calls asking you to “verify a statement” or “award a prize.”
- 4** Be careful with receipts. Do not throw ATM receipts into a public trash container as the receipt may contain confidential information.
- 5** Do not throw away financial solicitations such as pre-approved credit cards before you destroy them. Tear up or use a home shredder to discard financial statements, receipts and cancelled checks that you are discarding.
- 6** Report lost or stolen checks immediately. Review new deliveries of checks to make sure none are missing. Keep new and cancelled checks in a safe place.

- 7** Memorize all passwords and personal identification numbers. The less you have on paper, the less likely it is someone will learn these numbers. Be creative when selecting passwords. Do not use your phone number, birth date, address or the last four digits of your social security number.
- 8** Block the view of your ATM transactions with your body to prevent someone from learning your PIN number.
- 9** Remove mail promptly from your mailbox. Do not put outgoing mail in your mailbox. Drop it into an official Postal Service collection box. Identity thieves raid mailboxes to steal credit card offers and financial statements.
- 10** Review your credit report at least annually. You are entitled to one free copy each year from the three credit bureaus. To obtain your report:
 - Visit www.AnnualCreditReport.com
 - Call 1-877-322-8228
 - Or complete the Annual Credit Report Request form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Together, we can head off identity theft and account fraud before they ever happen. If you have any questions or concerns about protecting your financial identity, come in and visit with one of our friendly customer service representatives.

Follow us on:



Local people. Local decisions.



East Texas Owned • East Texas Based
www.austinbank.com

Member FDIC

