

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 numbers, 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.** Do not throw ATM receipts into a public trash can. Identity thieves can use them to access your accounts.
- 4.** Do not throw away financial solicitations such as pre-approved credit cards before you destroy them. A home shredder is the best thing to use on financial statements, receipts and cancelled checks that you are discarding.
- 5.** 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.
- 6.** Memorize all passwords and personal identification numbers. The less you have on paper, the less likely it is someone will learn these numbers.
- 7.** 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.** 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.** Periodically review your credit report. For a nominal fee the credit bureaus will give you a copy to review. The three major credit bureaus are:
Equifax: 800-685-1111
Experian: 800-682-7654
Trans Union: 800-916-8800

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.

BANKING LOCATIONS

BIG SANDY

108 E. Broadway • (903) 636-4344

BULLARD

105 S. Houston • (903) 894-6148

EMORY

610 W. Lennon • (903) 473-3412

GARRISON

583 South US 59 • (936) 347-2494

GILMER

1208 N. Wood • (903) 843-5574

GRAND SALINE

139 N. Main • (903) 962-4291

JACKSONVILLE

200 E. Commerce • (903) 586-1526

JACKSONVILLE DRIVE IN

100 W. Commerce

SOUTH JACKSONVILLE

1700 S. Jackson • (903) 586-1526

LONGVIEW

3400 W. Marshall • (903) 759-3828

LONGVIEW - LOOP

308 E. Loop 281 • (903) 758-8515

MARSHALL

1210 E. Pinecrest • (903) 935-2566

NACOGDOCHES

3205 N. University • (936) 559-5500

RUSK

401 N. Main • (903) 683-2254

TIMPSON

352 Jacob St. • (936) 254-2494

TROUP

507 W. Duval • (903) 842-3188

TYLER - MED CENTER

611 S. Beckham • (903) 592-7933

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5515 Old Bullard Rd. • (903) 561-5400

VAN

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MPACT ATM LOCATIONS

BIG SANDY

BULLARD

EMORY

GARRISON

GILMER

GRAND SALINE

JACKSONVILLE DRIVE IN

SOUTH JACKSONVILLE

LONGVIEW

LONGVIEW - LOOP

MARSHALL

NACOGDOCHES

RUSK

TIMPSON

TROUP

TYLER - MED CENTER

SOUTH TYLER

VAN

WHITEHOUSE

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PREVENT IDENTITY THEFT

- *Understand how it can happen*
- *Learn how to protect yourself*


Austin
Bank