

Identity Theft Tips: How To Reduce Your Risk

Social Security Number

- Release your Social Security Number and birth date only when necessary. Only give your personal information in person or over the telephone when you are sure of whom you are talking with (iAB Financial Bank will not request account or personal information from you unless you initiate the contact, only use published telephone numbers to contact iAB Financial Bank). Remember, cell or cordless phones work off of radio waves and can be monitored.
- Do not have your Social Security Number printed on your checks, drivers license or ID card.
- Report fraudulently used Social Security Numbers to the Social Security Fraud Hotline at 800-269-0271.

US Mail

- Shred pre-approved credit applications, credit receipts, bills, and other financial/personal information.
- Reduce unwanted junk mail by writing to: Direct Marketing Association's Mail Preference Service, P.O. Box 643, Carmel, NY 10512 or visit their website at www.the-dma.org/consumers/offmailinglist.html. There is a \$5.00 on-line processing fee for this to be handled. Your name, address, and signature will be required.
- Know when your bills, statements, or financial information arrives in US Mail. While on vacation, stop your mail or have someone check your mail.

Credit Card Safety

- Cancel all unused credit card accounts and destroy the cards. Remember to keep a list of credit card information and telephone numbers in a secure place.
- Check your credit report for inaccuracies and fraudulent use. Should you have a discrepancy, contact all three credit companies immediately. (There may be a fee involved.)

Equifax	800-685-1111
Experian	888-397-3742
TransUnion	800-916-8800
- You can obtain a free credit report from each of the three credit companies listed above all at once or staggered every 12 months by calling 877-322-8228 or www.annualcreditreport.com.
- Indiana residents can freeze their Credit Report information by using this site: <http://www.in.gov/attorneygeneral/2411.htm>.
- Reduce pre-approved credit card applications by calling 888-567-8688. You will be required to provide your home telephone number and Social Security Number.
- Never let a credit or debit card out of your sight or loan them to anyone.
- Encourage business contacts to always check for identification when accepting/cashing checks or using credit cards.

Telemarketing

- In order to avoid unwanted telemarketing calls, register your telephone and cell phone numbers with these organizations:
 - Indiana's Telephone Privacy List by calling 888-834-9969
 - National Do Not Call www.donotcall.gov
- Note: You must call from the phone you are wishing to register.
- When dialing a telephone number, your name and address may be exposed by caller identification. To block your telephone information:
 - Dial *67 before placing the call. This will block your identification.
 - Typically this is a free service by most companies that blocks identification.

Computer Use

- Never use your Social Security Number, birth date, or maiden name as PIN codes.
- Always close your computer's Internet Browser after using the computer for personal information/financial transactions.
- Never click onto a link from an e-mail.
- Make sure that your computer has a good firewall and virus protection.

Another Tip

- Copy all items that you regularly carry in your wallet or purse (credit cards, drivers license, health insurance card, etc.). Put these copies in a safe and secure place.

If You Are A Victim of Identity Theft

- Immediately call the credit reporting bureaus, banks, and creditors to put a "Fraud Alert" on your accounts
 - www.equifax.com 800-525-6285
 - www.experian.com 888-397-3742
 - www.transunion.com 800-680-7289
- Insist on a police report.
- Contact the Federal Trade Commission (FTC) ID Theft Hotline at 877-438-4338 or www.consumer.gov/idtheft for victim assistance. Be sure to ask about an ID Theft Affidavit.

