

# IDENTITY THEFT

Identity Theft is the fraudulent use of your name and identifying information by someone to obtain credit, merchandise, or services.

In 2006, over 675 thousand people filed complaints with the Federal Trade Commission related to Identity Fraud/Theft.

Those who have had their identity stolen and fraud committed in their name tell the FTC they've spent years attempting to restore their credit and good name.



## HOW THIEVES OBTAIN YOUR INFORMATION

They obtain it through:

- 1) Dumpster diving
- 2) Mail theft
- 3) Email or phone scams
- 4) Change of address on existing accounts
- 5) Theft of purses or wallets containing personal information
- 6) Stealing records from businesses you deal with

## HOW TO AVOID IDENTITY THEFT

- 1) Enroll in some type of Identity Theft Protection program or order a copy of your credit report yearly from each of the major credit reporting agencies.
- 2) Secure your credit cards by making them password protected or use those that include a photo of you. Password protect your bank accounts and phone accounts.  
\*Don't make these passwords too easy. Don't use your mother's maiden name, the last four digits of your social security number, or the last four digits of your phone number.
- 3) Don't give out your personal information unless you've initiated the contact and know who you are dealing with on the other side.
- 4) Guard your outgoing and incoming mail. Place outgoing mail in Post Office collection boxes and remember to ask the Post Office to hold your mail when you are out of town.
- 5) Before revealing your personal information to a business find out how it is secured and whether it will be shared with others (ask if they have a privacy policy). On the internet look for and read the businesses' privacy policy; if there isn't one, think about taking your business elsewhere.
- 6) Don't carry your social security card or the number written out in your purse or wallet.
- 7) Give Social Security number only when necessary. If you question this many businesses will not require it.
- 8) Pay attention to your billing cycles or statement cycles and call the business if you haven't received your statement at the regular time (this includes credit, bank and brokerage accounts).
- 9) Don't dispose of a computer without erasing all personal information.

# Identity Watch<sup>SM</sup> / Protect Your Cards

Your First Line of Defense

Help protect what you value most – your identity – by enrolling in Identity Watch<sup>SM</sup> through our Premier Members 1st Checking Account.



Here are the details of what you receive free as a Premier Members 1st customer.:

A copy of your Credit Report

Credit Card Registration and Notification Assistance with credit card companies to cancel stolen cards and issue new ones

Internet Protection Software for online defense - protects your computer from viruses, vandals and unauthorized use.

On-going Credit File Monitoring and early warning system - so when there's a change posted to your credit status, you know!

Credit File Flash Messages to alert you to suspicious activity

If you find you have been a victim of fraud, Identity Watch also provides:

Comprehensive Victim Assistance with 24 hour 7 day a week access to trained representatives.

### Emergency Aid

- ◆ Up to \$1,000 in Emergency Cash
- ◆ Prepaid airline tickets if you are stranded

### Recovery Plan

- ◆ Up to \$1,000 reimbursement for certain costs incurred clearing your name
- ◆ \$1,000 cash reward for information leading to conviction of perpetrator

### Extensive Legal Assistance

Now Premier Members 1st also provides Identity Theft 911 which assigns a personal advocate to help resolve your problems if you become a victim of identity theft.