

Protect Your Identity



Fraud/Identity Theft

The best way to protect yourself from fraud and identity theft is to educate yourself on how to prevent it. With so much information being exchanged it is imperative that you understand how to manage your personal information. Listed below are some key ways you can protect yourself.

How to Protect Yourself

- Monitor your bank and credit card accounts regularly. You can check your account information over the phone, at ATM's, or by using the Internet, reduce the amount of paper in your life, and shred sensitive documents.
- Lighten your wallet; most identity theft comes from lost or stolen wallets, checkbooks, and credit cards.
- Take advantage of your right to obtain a free credit report. <https://www.annualcreditreport.com>.

How to Safeguard Your Information

- Look for website privacy policies and disclosures.
- Secure online accounts with difficult-to-guess personal identification numbers.
- Use online accounts; they are a “safe” way to do business.
- Get a separate e-mail account for your personal e-mail.
- Do not open e-mail attachments from unknown senders.
- Clear your temporary Internet files after browsing.
- Opt-out of third party information sharing.
- Log off or lock your computer whenever you are away.
- Choose passwords that are hard for others to guess.
- Don't give your passwords to anyone, and don't store them in an easy-to-find place.
- Install anti-virus and anti-spyware software on your PC, and keep it up-to-date.
- Only use software from reliable vendors.

Visit the websites below to learn more about the crime of fraud and identity theft in our nation.

<http://www.consumer.gov/idtheft/>

<http://www.usdoj.gov/criminal/fraud.html>

**For more information on Centier's Financial Literacy programs, contact
Dian Reyome • Community Relations & Financial Capabilities Officer
(219) 755-6140 ext 1832 • dreyome@centier.com**



Member FDIC



Scams

A scam is an intentional attempt to mislead you with the goal of personal gain. There are many different types of mail, telephone, and e-mail scams. One of the most popular types of scam is called "phishing." "Phishing" is an attempt to acquire your personal information by posing as a legitimate business.

The most important thing you can do to prevent being a scam victim is to never give your money, or personal information, to an unknown business or person, especially one who has contacted you. To ensure you know who you are communicating with you should call or mail the company back using phone numbers or addresses you know are correct.

To learn more about different types of scams, and how to prevent them visit these sites:

<http://www.lookstoogoodtobetrue.com>

<http://www.fbi.gov/majcases/fraud/fraudschemes.htm>

Credit Report

You are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies-Equifax, Experian and Transunion. This free credit report can be requested through the internet, by phone, or by mail. To be directed to annualcreditreport.com for more details, visit <https://www.annualcreditreport.com>.

Equifax

To report fraud, call: 888-766-0008 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

<http://www.equifax.com/>

To order your credit report, call 800-685-1111 or write:

P.O. Box 740241, Atlanta, GA 30374-0241

TransUnion

To report fraud, call: 800-680-7289 and write:

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

<http://www.transunion.com/>

To order your credit report, call 800-888-4213 or write:

P.O. Box 1000, Chester, PA 19022

Experian

To report fraud, call 888-397-3742 and write:

P.O. Box 2002, Allen, TX 75013

<http://www.experian.com/>

To order your credit report, call 888-397-3742 or write:

P.O. Box 2002, Allen, TX 75013

Credit Karma

To help you understand credit and get more out of it, visit <https://www.creditkarma.com>

Filing a Complaint

The Federal Bureau of Investigation (FBI) and National White Collar Crime Center (NW3C) developed this website to give victims of cyber crime a convenient easy-to-use reporting mechanism that alerts authorities of suspected criminal or civil violations.

<http://www.ic3.gov/>

