

8 Ways to Protect Your Information

Partner with your bank in the fight to avoid deposit account fraud!

The American Bankers Association recommends the following ways you can help protect your information:

1) DON'T SHARE YOUR INFORMATION

Don't provide your Social Security number or account information to anyone who contacts you online or over the phone. Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites.

2) SHRED SENSITIVE PAPERS

Shred receipts, banks statements, and unused credit card offers before throwing them away.

3) MONITOR YOUR ACCOUNTS REGULARLY

Rather than waiting for your monthly statement, use online banking to monitor transactions on your account regularly. If you see a fraudulent transaction, notify your bank immediately.

4) SIGN UP FOR TEXT ALERTS

Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.

5) PROTECT YOUR MOBILE DEVICE

Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen. Use caution when downloading apps, as they may contain malware and avoid opening links and attachments – especially from senders you don't know.

6) WATCH OUT FOR MISSING MAIL

Fraudsters look for monthly bank or credit card statements or other mail containing your financial information. Consider enrolling in online banking to reduce the likelihood of paper statements being stolen. Also, don't mail bills from your own mailbox with the flag up.

7) MONITOR YOUR CREDIT REPORT

Order a free copy of your credit report every four months from one of the three credit reporting agencies at annualcreditreport.com.

8) PROTECT YOUR COMPUTER

Make sure the virus protection software on your computer is active and up to date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.

REPORT ANY SUSPECTED FRAUD TO YOUR BANK IMMEDIATELY.