



Identity Theft

Identity theft is the fastest growing crime in our country. Identity theft can be achieved in several ways such as having your wallet stolen, your mailbox invaded or a pretext caller impersonating your credit card company or your bank. Anyone can become a victim of identity theft. Financial Institutions, Law Enforcement, Government Officials on the local and state level along with Credit Reporting and Government Agencies have been working together to combat this fraud trend. First National Bank has taken a pro active role in reaching out to the public at several Identity Theft Forums being sponsored by our local legislators and police chiefs. The following is a guide to help keep your information secure. There is no guarantee that you will never become a victim of identity theft but by taking some steps towards prevention you will minimize the risk.

Prevention Tips

Shred all information that contains any of your personal information. A cross cut shredder is recommended.

Protect your mail, out going mail should be dropped into a U.S. Postal Service mail drop box or taken directly to your local Post Office. When you are going out of town, have your mail held at the Post Office. To request a vacation hold on your mail call the U.S. Postal Service at 1-800-275-8777.

Be aware of conversations that may be overheard.

Be aware of your surroundings and who may be looking over your shoulder, especially with the new picture cell phone technology.

Avoid whenever possible, giving your social security number or account numbers over the phone or by email.

Never leave your purse or wallet in your car.

Make sure personal information maintained in the home is secure from roommates, and outside service companies providing a service in your home.

Check your credit report at least annually from all credit reporting agencies.

Limit what you carry with you. Carry only the identification, credit and debit cards you need.

Use passwords whenever available. Make your password unique. Mothers maiden name, birth dates and identifying numbers are not recommended.

Close all credit accounts that are not being used.

Opt out of pre-screened credit card offers you receive in the mail by calling 1-888-5OPTOUT

(1-888-567-8688) or write to the following address:

Trans Union LLC's Name Removal Option
P.O. Box 97328
Jackson, MS 39288-7328

Have your checks mailed to the bank instead of your home.

Do not have your phone number, drivers licence number or social security number printed on your checks.

Update your virus protection software and use firewall programs to protect your information on your computer.

Use a secure browser for added security of your online transactions. Look for the lock icon on the status bar of your browser.

Sign up for online banking so you have access to your bank accounts 24 hours a day 7 days a week.

Keep an accurate list of all account numbers of creditors along with the phone number. Keep this information someplace secure such as a safe deposit box. Keeping good records will help you if you are ever a victim.

Remove your name from mailing lists by writing to:

Direct Marketing Association
Mail Preference Service
P.O. Box 643 Carmel, NY 10512.

Remove your name from telephone lists by writing to:

Telephone Preference Service
P.O. Box 1559
Carmel, NY 10512.

My Information Has Been Compromised What Do I Do Now?

Contact your Branch Manager or Customer Service Representative at First National Bank. The bank will place the appropriate alerts on your bank accounts. Our staff will guide you through the process and assist you with the ID Theft Affidavit.

Contact the fraud department of the four major credit bureaus and have a fraud alert placed on your credit file. This credit alert will make creditors contact you before

opening a new account or making any changes to your existing accounts. All three credit reports should be sent to you at no charge.**Equifax**

P.O. Box 105069

Atlanta, GA 30348

To report fraud call: (800) 525-6285 and write to the above address.

To order a credit report: (800) 685-1111

Web address: www.equifax.com

Experian

P.O. Box 9532

Allen, TX 75013

To report fraud call: (888) EXPERIAN (888-397-3742) and write to the above address.

Fax: (800) 301-7196

To order a credit report: (888) EXPERIAN

Web address: www.experian.com

TransUnion

P.O. Box 6790

Fullerton, CA 92834

To report fraud call: (800) 680-7289 and write to the above address.

To order a credit report: (800) 916-8800

Web address: www.transunion.com

Innovis

P. Box 1358

Columbus, Ohio 43216-1358

1-800-540-2505

Web address: www.innovis.com

Close the accounts that you know have been or may be compromised or opened fraudulently.

Identity theft is a crime! Report it to the police. Obtain a copy of the police report as you may need it for proof when disputing unauthorized accounts or transactions.

File your complaint with the Federal Trade Commission at www.consumer.gov/idtheft.

To report fraud to Social Security Administration you may call: (800)269-0271.

Identity theft is a very difficult crime to recover from. Prevention is the key. We hope that you find this information helpful and we hope you never have to use it.