

IDENTITY THEFT PREVENTION TIPS

Thieves are always designing new ways to steal personal information. The following precautions can help you keep your identity secure.

MONITOR YOUR RECORDS

- Review financial statements and report unauthorized transactions promptly.
- Know your billing cycles. Contact your financial institution if your statement is ever late.
- Obtain your FREE credit report at least annually:
 - www.annualcreditreport.com is the only official site to offer the report with no strings attached.
 - Review your credit report for unknown accounts or late payments.
 - Dispute any inaccurate information.

PROTECT YOUR INFORMATION AT HOME

- Keep personal information, such as financial or medical records, secure and organized. Consider using a locking file cabinet. Use an organization system that will let you detect missing documents.
- Destroy sensitive materials before throwing it in the trash. Some thieves are willing to dig through dumpsters for identity information. Consider purchasing a personal shredder. In addition to personal documents, make sure unwanted credit mailings, old credit cards, and checkbooks are also destroyed.
- Ignore unsolicited phone calls asking for personal information. Legitimate businesses will not call you to verify personal information. Scammers often impersonate businesses or fabricate other believable stories to get information from individuals. If the call claims to be a business you work with, end the call and call the business at a verified number. Do not trust "Caller ID" information.
- To reduce unwanted telemarketing phone calls, register your phone number on the National Do Not Call Registry at www.donotcall.gov or 888-382-1222.

PROTECT YOUR MAIL

- Empty your mailbox promptly. Don't leave mail available for thieves overnight or while you're away.
- Opt out from unwanted "pre-approved" credit offers at www.optoutprescreen.com or 1-888-567-8688. Thieves could steal these offers and accept the cards on your behalf.
- Opt out from unwanted credit card checks. Contact your credit card company for more information.
- If you regularly receive sensitive mail, consider opening a PO Box.

PROTECT YOUR INFORMATION WHEN TRAVELING

- Keep your wallet thin. Only take information and credit cards you will need for the trip.
- Don't take your checkbook, since thieves can easily use check information for other fraudulent purposes. Use cash where possible. Only use credit or debit cards at trustworthy businesses, as cards can easily be copied for fraudulent use.
- Keep sensitive personal items (such as travel documents, credit cards, and prescription medications) secure. Consider using the hotel safe.
- Keep separate photocopies of important identification and travel documents, in case the originals are lost or stolen.

PROTECT YOUR WALLET

- Don't carry your Social Security card. Only carry it when absolutely necessary.
- Don't carry passwords or PINs.
- Sign the back of debit and credit cards. Unsigned cards may be easier for thieves to use.
- Keep a separate record of items in your wallet, along with contact information for any card issuers. This will remind you who to contact if your wallet is ever stolen.

PROTECT YOUR COMPUTER

- Ignore unsolicited emails asking for personal information. Legitimate businesses will not email you to verify personal information. Scammers often impersonate businesses or fabricate other believable stories to get information from individuals. If the email claims to be from a business you work with, call the business at a verified number.
- Be cautious when clicking links or opening attachments received in email. Scammers often disguise viruses in email attachments.
- Use strong passwords, but do not use one password for every site.
- Use anti-virus software and keep it up to date.
- Use online banking to monitor your accounts.

ID TheftSmart™ FROM FIRST NATIONAL BANK



- First National Bank and Kroll Fraud Solutions, the leading provider of identity theft and fraud investigation services, have partnered together to introduce ID TheftSmart™ service to you. If you are ever a victim of identity theft, it can be a very time consuming and overwhelming process to repair the damage done.
- As a victim, you expect real solutions to help you restore confidence and your reputation. ID TheftSmart™ offers two solutions, ID Restoration and Credit Monitoring. Ask for more details at First National Bank, 515-232-5561 or online at www.FNB247.com.

OTHER RESOURCES:

Federal Trade Commission: 1-877-IDTHEFT (1-877-438-4338) or www.ftc.gov/bcp/edu/microsites/idtheft/

Three Major Credit Bureaus:

Equifax

www.equifax.com
800-525-6285

Experian

www.experian.com
888-397-3742

TransUnion

www.transunion.com
800-680-7289



Member FDIC

www.FNB247.com