

Complete Identity Theft Protection

Education.

Prevention.



Resolution.

Identity theft occurs when someone uses your name, social security number, date of birth, or other identifying information, without authority, to commit fraud. It is estimated that 1 out of every 27 consumers was a victim of identity theft in 2006.¹

¹2007 Identity Fraud Survey Report released by the Better Business Bureau and Javelin Strategy & Research.



As your financial institution, we are providing complimentary identity theft coverage along with steps you can take to reduce your likelihood of becoming an identity theft victim.





12 Steps you can take to protect your good name, personal credit and valuable time:



As an account holder* you automatically receive:

- ⇒ Up to \$5,000 Identity Fraud Expense Reimbursement Coverage** for expenses associated with clearing your name and repairing damaged credit
- ⇒ An ID Theft Recovery Kit to aid in the restoration of your identity
- ⇒ Toll-free access to consumer fraud specialists who can assist you through the process of reclaiming your identity
- ⇒ Online Identity Theft News Center
- ⇒ Debit and Credit Card Registration

* Ask your financial institution representative which accounts are eligible.

1. Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688. This is a free service to consumers offered by the major credit bureaus. This service removes your name from pre-screened credit offers for five years. Note: You will be asked to provide your Social Security number. If you do not provide your Social Security number, they will attempt to process your request without it.

2. Add your telephone number(s) to The National Do Not Call Registry at www.donotcall.gov or by calling 1-888-382-1222. This registry keeps your number(s) on the national do not call list for five years.

3. Remove your name from individual Direct Mail Association Member mailing lists at <https://www.dmchoice.org/MPS>. This service removes your name from mailing lists for five years.

4. Place an alert on your credit file. You can add a fraud alert (90 days) message to your credit report to help protect your credit information. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. Placing a fraud alert with the Equifax Fraud Alerts System automatically places a fraud alert on your file with Experian and TransUnion. To do so, call 1-800-525-6285 or visit www.fraudalerts.equifax.com.

If you are on active military duty, place an active duty alert on your credit files. If someone applies for credit in your name, the creditors will take extra precaution to make sure the applicant is not someone pretending to be you.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289

5. Request your free credit report. Do not contact the three nationwide consumer reporting companies individually. They are providing free annual credit reports only through www.annualcreditreport.com, 1-877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

6. Request your Innovis Data Solutions credit report and place a fraud alert on your Innovis credit file by calling: 1-800-540-2505. Innovis Data Solutions does not participate in sharing this information with the other three nationwide credit bureaus.

7. Check your Social Security Statement of earnings and benefits once each year to make sure no one else is using your Social Security number for employment. Visit www.ssa.gov/mystatement/ to request a copy.

8. Register your email address to receive free email reminders every 90 days to renew your fraud alerts and free email reminders every 365 days to reorder your credit reports under the free annual credit report program and reorder your Social Security Statement. Register at www.protectme247.com. Access Code required.

9. Safeguard your wallet or purse. Don't carry Social Security cards, birth certificates or passports with you unless absolutely necessary. Don't carry extra credit cards. If you carry a health care card, look to see if your Social Security number is being used as your ID number. If it is, ask if it can be changed.

10. Protect your debit and credit cards at www.protectme247.com. Access Code required. To update your registration or cancel lost or stolen cards call: 1-866-210-0361.

11. Avoid using unsecured mailboxes. Deposit outgoing mail containing personally identifying information in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, contact the U.S. Postal Service at 1-800-275-8777 or online at www.usps.gov, to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

12. Stay informed by visiting the online Identity Theft News Center. View the Federal Trade Commission video and read recent articles regarding identity theft at www.protectme247.com. Access Code required.

** Identity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. Coverage not available for residents of New York.

INSURANCE PRODUCT: NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

The most complete coverage:

Equifax Credit Watch™ Gold with 3-in-1 Monitoring*** alerts you within 24 hours of key changes to your three nationwide credit reports, provides you with unlimited access to your Equifax Credit Report™, provides you with a dedicated fraud specialist, and increases your identity fraud expense reimbursement insurance coverage from \$5,000 to \$25,000. Because of your account relationship, you may enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring at a special discounted rate of \$9.95 per month at www.protectme247.com. Access Code required.

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