

Protecting your Identity

Identity theft isn't just when someone steals your credit card information. When your identity is stolen, a criminal can use your social security number to get a job, rent an apartment or take out a loan—and do it all in your name. In some cases, criminals are even filing tax returns in victims' names and taking their tax refunds.

How to Avoid Frauds & Scams

The following tips may help prevent you from becoming a fraud victim.

- Be aware of incoming e-mail or text messages that ask you to click on a link because the link may install malware that allows thieves to spy on your computer and gain access to your information;
- Be suspicious of any e-mail or phone requests to update or verify your personal information

that require you to act fast;

on social network sites. Make sure they block out people who
age;

downloading and don't assume an "app" is legitimate just

me of your bank or other company you are familiar with;

pressure you to send funds quickly by wire transfer or involve

secrecy; and

Financial Scams. Con artists take advantage of people after

ing to be from legitimate charitable organizations when, in fact,

money or valuable personal information.

The Best Ways to Avoid Getting Scammed

- **Don't respond:** If you're not 100% certain of the source of the call, email or text, then hang up the phone, don't click on the link in the email and don't reply to the text message.
- **Don't trust caller ID or answer phone calls from unknown numbers. Research and validate:**

If the individual or organization seems suspicious, make sure the request being made is legitimate by calling the organization through an official number from their website or consulting with a trusted family member or friend.

Examples of Common Types of Scams

Identify the Red Flags

Internet Safety Tips

As more people bank and shop online, proper internet security is more important than ever. Safeguarding your information can be as simple as consistently reviewing your bank accounts and reporting any suspicious activity. But there are a number of other things you can do to stay safer online. Here are some tips to help protect you:

1. Use strong passwords

A strong password (one that is not easily guessed by a human or computer) will have eight or more characters, including letters, numbers and symbols. Make sure to use different user IDs and passwords for your financial accounts and for any other sites you use online. Follow the tips below to create a strong password.

- **Create long and complex passwords**

When creating a strong password, the longer the better. Try to make sure it's at least eight characters, but preferably longer. Complexity also helps. For instance, a six-letter, lowercase

3. Watch how much you share online

The more yo

Smart Phone Safety

By following these online and mobile security tips, you can help protect your personal information from falling into the wrong hands. If you suspect information related to your bank account has been compromised, contact your bank immediately for assistance addressing the issue.

1. Secure Your Smartphone

Many mobile devices give you the option of locking your screen, which helps keep data stored on them secure. Depending on your phone, this can come in the form of a passcode, a pattern you draw on your phone's touch screen or even your fingerprint.

2. Don't keep sensitive information on your phone

Sensitive information includes your bank account numbers, identification information, passwords