

## Customer Education

### Protect your ID

**Deter** identity thieves by protecting your important information.

- Shred any paperwork with personal information.
- Protect your Social Security Number. Only give it out if absolutely necessary or ask to use a different personal identifier.
- Do not give out personal information over the phone, through the mail or over the internet unless you have verified and trust recipient.
- Never click on links in unexpected e-mails.
- Use firewalls, anti-spyware, and anti-virus software. Think before you click!
- Avoid using obvious passwords like; birth dates, maiden names or your SSN.
- Keep your personal information in a secure place.
- Be aware that government entities will never call you to ask for your financial or personal information.

**Detect** suspicious activity by monitoring your accounts and billing statements.

- Be aware of signs that require immediate attention:
  - bills that are out of the norm.
  - unexpected credit card or account statements.
  - denials of credit for no clear reason.
  - calls or letters about purchases you did not authorize.
- Inspect your credit report and financial statements for any inconsistent information.
  - Receive a free annual credit score from [annualcreditreport.com](http://annualcreditreport.com)

**Defend** against ID theft as soon as you suspect it.

- Place "Fraud Alert" on your credit reports and review them carefully.
- Close any accounts that may be compromised

- and keep records of all closed accounts.
- File a police report for added proof of a crime to show creditors.
  - Report theft to the Federal Trade Commission.
    - **Online:** [ftc.gov/idtheft](https://ftc.gov/idtheft)
    - **Phone:** 1-877-ID-Theft (438-4338) or 1-866-653-4261
    - **Mail:** Identity Theft Clearinghouse, Federal Trade Commission, Washington, D.C. 20580

Fight back against identity theft. For more tips and resources for protecting your ID visit our website and select the Protect Your Money & Identity option under our Resources tab.