

Prevent Online Fraud and Identity Theft

Internet scams such as Phishing and Spoofing are becoming more prevalent, and protecting your personal information from Identity Theft is crucial. There are many ways the unscrupulous can gain access to information such as your name, Social Security Number, credit card or bank account numbers, or other identifying information to commit fraud or other crimes.

E-Mail Phishing - Involves you receiving an e-mail that appears to be from a legitimate company, such as Senath State Bank. It may even include the company's logo and a link to an Internet address that looks appropriate. This e-mail directs you to a website where you are to supply account or personal information. However, simply clicking the link inside the email could secretly install software on your computer. The software may infect your computer with a virus or record and transmit everything you type, including passwords, to an unknown third party. Additionally, the website you link to may be spoofing the correct Internet site.

How to Recognize a Phishing E-Mail

- An email includes scare tactics that lead you to believe clicking on a website link is vital to your continued access to your financial accounts or other services
- There is a request for sensitive information such as your password, PIN number, and Social Security Number or account number. A legitimate company will never ask you for this via email
- The email message may contain misspelled words, poor grammar or strange formatting

Website Spoofing - Involves you trying to visit a website but accidentally keying-in or linking-to a different address. This may lead you to a website that mimics the legitimate site that you were trying to visit. The spoof Internet site may route whatever information you provide to criminals. This can include your account numbers, Social Security Numbers, credit card information, passwords and other personal identification numbers. To make spoof sites seem legitimate, criminals may use the logos, graphics, names and code of the real company's site. They also may attempt to fake the URL that appears in the address field at the top of your browser window and the padlock that appears in the lower right corner.

Identity Theft - Occurs when someone steals your personal information, credit cards, checks or driver's license and then obtains credit or merchandise in your name. Methods of obtaining this information include stealing wallets and purses, stealing mail from mailboxes, changing the address on credit accounts, or rummaging through garbage looking for personal data.

Protect yourself

- Do not reply to an e-mail or pop-up message asking for personal information
- Do not e-mail personal or financial information
- Use bookmarks to access known sites to avoid being lured to imposter sites
- Use updated anti-virus software
- Don't write down your passwords, and don't use birth dates or names of family members as passwords
- Take your receipts from ATMs, gas pumps, etc.
- Review credit card and bank statements immediately for unauthorized charges
- Shred unwanted documents that contain personal information

More Information

Credit Reporting Agencies
(by notifying one agency of fraudulent activity, you will notify all three)

- **Equifax**
Request a credit report: (800) 685-1111 Option 4
Reporting Fraud: (800) 525-6285
Website: <http://www.equifax.com>
- **Experion**
Request a credit report: (888) 397-3742
Reporting Fraud: (888) 397-3742
Website: <http://www.experian.com>

- **TransUnion Corporation**
Request a credit Report: (800) 916-8800
Reporting Fraud: (800) 680-7289
Website: <http://www.transunion.com>

Fraudulent use of Checks

- **ChexSystems**
Attn: Consumer Relations
12005 Ford Road Suite 600
Dallas, TX 75234
(800) 428-9623
www.chexhelp.com
- **SCAN** : (800) 262-7771
- **TeleCheck** : (800) 710-9898

U.S. Government Agencies on Identity Theft

- **Federal Trade Commission**
Identity Theft Clearing House
Hotline: (877) 438-4338
IDD: (202) 326-2502
Website: <http://www.consumer.gov/idtheft>
- **Social Security Administration Fraud Hotline** : (800) 269-0271
- **FBI Fraud Alert**