

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Common Ways ID Theft Happens

Skilled identity thieves use a variety of methods to steal your personal information, including:

- **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
- **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
- **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- **Changing your address.** They divert your billing statements to another location by completing a "change of address" form.
- **"Old fashioned" Stealing.** They steal wallets and purses; mail; including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

Questions?

Contact one of our personal bankers. We are committed to protecting your identity and your assets at Community First.



Main Bank

215 S. Seth Child Road
Manhattan, KS 66502

PH. (785) 323-1111
FAX (785) 323-1112

East Bank

210 Tuttle Creek Boulevard
Manhattan, KS 66502

PH. (785) 323-4200
FAX (785) 323-4201

Telebank

(877) 690-6929

Lobby & Drive Thru Hours

Monday – Friday

Lobby: 9:00 AM – 6:00 PM
Drive Thru: 8:00 AM – 6:00 PM

Saturday

Lobby: 9:00 AM – 12:00 PM
Drive Thru: 8:00 AM – 12:00 PM





DETER

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them, including preapproved credit applications.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Minimize** the identification information and the number of cards you carry. Take only what you will actually need.
- **Don't give out** personal information on the phone, through e-mail, or over the Internet unless you know who you are dealing with. The reputable company you do business with will already have this information.
- **Never click** on links sent in unsolicited e-mails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number. Create hard-to-guess passwords that cannot be found in any dictionary. Select passwords with at least eight characters and that include a mix of numbers and both uppercase and lowercase letters.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.
- **Make** a list of all your credit card account numbers and bank account numbers with customer service phone numbers, and keep it in a safe place.
- **Open** a safe deposit box to secure all important documents.

PROTECT YOUR ID
BY
SHREDDING



DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit card or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
 - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
 - Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

Online Tip

If you are going to submit your credit card number to a website, be sure it is encrypted on a secure site. Look at the bottom of your browser screen for a padlock symbol. Do not select to save your information on the site for future transactions.



DEFEND

Defend against ID theft as soon as you suspect it.

• Contact us at Community First National Bank.

- **Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-EXPERIAN (397-3742)
 - TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

• Close accounts.

Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud department of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.

• File a police report.

File a report with law enforcement officials to help you with creditors who may want proof of the crime.

• Report the theft to the Federal Trade Commission.

Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft

By Phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By Mail: Identity Theft Clearinghouse
Federal Trade Commission
Washington, DC 20580