

MERCHANTS & CITIZENS BANK

Identity Theft Assistance / Online Safeguards

Check these resources for more information:

- Annual Credit Report: <https://www.annualcreditreport.com/cra/index.jsp>
- Federal Trade Commission (FTC): www.ftc.gov (IDENTITY THEFT VICTIM)
- Financial Fraud Enforcement Task Force: www.stopfraud.gov
- Internet Crime Compliant Center (IC3) <http://www.ic3.gov/default.aspx>
- **Checklist for Customer's Consideration**
 - Notify Bank to place alert on accounts or close/open new account
 - Report lost/stolen ATM/Debit card to bank
 - Report lost/stolen credit cards to card issuer
 - Change Log In information for online banking
 - Reference www.identitytheft.gov
 - File a police report (provide report to Merchants & Citizens Bank) if any losses are identified.
 - Contact the three Credit Reporting Bureaus to place a fraud alert
 - Equifax: 1-800-525-6285 or www.equifax.com
 - Experian: 1-888-397-3742 or www.experian.com
 - TransUnion: 1-800-680-7289 or www.transunion.com
- Customer should consider if physical mail has been stolen. Be cautious of unsolicited e-mail created by phishers requesting personal information or possible malware on computer; have the CPU checked out for malware if you notice icons moving or freezing when logging onto financial websites.
- Protect PIN numbers, password and tokens. Use a combination of letters, numbers, and symbols to change password. Do not carry in wallet or checkbook.
- Periodically change your password
- Maintain adequate anti-malware, anti-virus software and firewalls on computers
- Never provide personal information in response to an unsolicited request, whether by phone or internet.
- Review account statements regularly to ensure all charges are correct. If your account statement is late arriving or does not arrive, contact the bank.
- Setup alerts through internet banking service to assist in monitoring activity on account.
- Be aware of surroundings while using ATM/debit terminals to avoid skimming devices or other methods crooks use to steal personal information
- File a complaint at www.ic3.gov (online internet crime complaints)