

Identity Theft

Identity theft is a growing problem and consumers need to take measures to protect themselves at all times. Awareness is one of the best deterrents against fraud. Criminals can steal your identity in many ways, and are inventing new avenues every day. Highlands Community Bank takes real interest and responsibility in protecting our customers against fraud, and while we have many checks in place to detect deceitful activity, we both can only benefit from customers who are educated on the risks.

One of the latest scams is called “phishing” or “carding”. Victims of this scam may receive an e-mail with something similar to “Official Information” or “Online Banking Problem” in the subject line, with a link to a site that mimics a real business website. The email may tell recipients that they need to update or validate their information, and may even appear to come from a company that they deal with. This is not normal operating procedure for a reputable company and should be questioned. Highlands Community Bank will never send an e-mail that asks for information such as social security number, account number, or PIN.

Another method is called “skimming”. This method uses a small electronic device placed over or sometimes even inside a card slot at an ATM, gas pump, etc. The device will capture information from a customer’s card, such as account numbers and PIN. This recorded information is then used to create fraudulent cards. If you notice anything out of ordinary, notify the machine’s owners immediately.

Sometimes, the scheme can be as simple as a phone call or letter asking you to update your information. You should never give out personal information such as a PIN number, social security number, or account number to unknown parties. No reputable company will ever call you requesting this type of information.

Here are some simple ways to you can protect yourself against identity theft:

- First and foremost is education and awareness-be alert for the latest scams and how to prevent becoming a victim
- Do not just throw documents containing personal information in the trash (such as statements, canceled checks, credit card bills, etc.)-shred them
- Protect the sensitive information contained in your wallet, checkbook, and other items at all times
- Never write down PIN numbers, if you do, do not keep them with the card they belong to
- Take outgoing mail to the Post Office, or put it in a USPS drop box
- Check your credit report at least annually.
- Balance your statements
- If you receive a questionable call, tell the caller you are busy and ask what number you can reach them back on.

You are entitled to a free annual credit report from the three major credit reporting agencies:

Annual Credit Report Request Service

P.O. Box 105281
Atlanta , GA 30348-5281

www.annualcreditreport.com

1-877-322-8228

Unlike other sites that offer a "free" credit report, this is an opportunity for consumers to get a copy of their report from each of the three agencies without any charge or obligation.

Contact information for the three major credit reporting agencies

Equifax Credit Information Services P. O. Box 740241 Atlanta, GA 30374-0241 Phone: (800) 685-1111 http://www.equifax.com	Experian P. O. Box 2104 Allen, TX 75013 Phone: (888) 397-3742 www.experian.com	TransUnion Corporation P. O. Box 1000 Chester, PA 19022 Phone: (800) 916-8800 www.transunion.com
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If you feel you are a victim of identity theft, contact anyone that you have a financial relationship with, including banks and credit card companies, and the police. Keep a written record of everything related to the incident and all people/companies you contact.

If you have any questions regarding identity theft or any other concerns you may have, please call Highlands Community Bank at (540) 962-BANK (2265).