

IDENTITY THEFT

Keeping Your Money Safe

Unfortunately, fraudsters commonly use the phone numbers of financial institutions like banks, credit unions, and financial services firms to trick unsuspecting customers into providing them with crucial account information. While financial institutions monitor fraud reports regularly and act quickly to notify their customers, it is nearly impossible to identify unreported phone spoofing attempts.

Keep in mind that Interstate Bank will NEVER ask for your:

- User name, passwords, account number, debit card number, PINs
- Security/passcodes through unsolicited emails, texts, pop-up windows and in this case, phone calls

If we contact you about fraud on your account, we will only ask for limited account information for verification purposes to ensure we are speaking to the correct person. If you are ever suspicious about an inbound phone call, hang up and call Interstate Bank customer service: **Amarillo (806) 331-6000** or **Perryton (806) 435-4071**

WHAT IS IDENTITY THEFT?

Identity theft is the practice of unlawfully acquiring and using someone's identifying information such as:

- | | | |
|------------------------|---------------------------------|---------------------------------------------|
| • Name | • Social Security Number | • Bank or Credit Card Account Number |
| • Address | • Driver's License | • Personal Identifiable Number (PIN) |
| • Date of Birth | | |

Identity thieves then use the information to commit fraud on a repetitive basis. This is done in an attempt to duplicate your identity which could include opening accounts, applying for credit, obtaining credit cards, purchasing an automobile, renting an apartment, acquiring services through utility companies and phone companies, as well as applying for social security benefits.

HOW CAN YOU PROTECT YOURSELF?

It is important to remember that protecting yourself is a vital part of preventing identity theft.

You can do so by:

- Reporting lost or stolen checks or credit cards immediately.
- Never giving out any personal information, including birth date, SSN or Passwords.
- Shredding all documents containing personal information, like bank statements, unused checks, deposit slips, credit card statements, pay stubs, medical billings, and invoices.
- Reviewing statements promptly and carefully and periodically check your credit report.
- Not giving any of your personal information to any websites that do not use encryption or other secure methods to protect it.

You can obtain additional information about identity theft and how to protect yourself and your confidential personal identifying information by visiting the following websites:

Experian - www.experian.com or www.onguardonline.gov

Federal Trade Commission for ID Theft: www.ftc.gov/bcp/edu/micrsites/idtheft

FDIC Consumer Alerts: www.fdic.gov/consumer/consumer/alerts

Trans Union: www.transunion.com

United States Department of Justice: www.usdoj.gov/criminal/fraud

Equifax: www.equifax.com