

KCSB

KALAMAZOO COUNTY STATE BANK

YOUR JOURNEY. YOUR BANK.

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HELP STOP IDENTITY THEFT

Identity theft occurs when someone steals key pieces of personal information, which may include a name, address, date of birth, Social Security number, or mother's maiden name, to gain access to a person's financial accounts. Armed with information, an identity thief may open new credit or financial accounts, buy cars, apply for loans, online purchases, obtain Social Security benefits, rent an apartment, set up utility and phone service IN YOUR NAME!

What can you do to protect yourself???

1. MAIL THEFT – Deposit outgoing mail at a Post Office or a blue U.S. Postal Service collection box, or give it directly to your letter carrier.
2. DUMPSTER DIVING – Shred or tear up unwanted documents that contain personal information before discarding them.
3. SCAMS – Never give personal information over the phone or the Internet unless you initiated the contact. The Internet offers a convenient way to conduct business. To ensure you use it safely, never input your credit card or other financial (checking) account numbers at a website unless it offers a secure transaction. A secure (or “encrypted”) transaction will have these two features:
 - a. An icon of a lock appears in the bottom strip of the Web browser page.
 - b. The URL address for the Web page changes from “http” to “https” for the page at which you input the personal data.
4. Request and review your free consumer credit report annually.
5. Report credit card fraud to one of the major credit reporting agencies either online or by phone. Due to recent changes designed to help consumers, you can report the incident to any of three agencies, as they now share a common data base.
6. For added security, we recommend that you exit the browser completely when you are finished using the PIN site. You may also want to consider clearing your browser's cache and deleting any temporary files.
7. Report lost or stolen credit cards to the issuer immediately.
8. Sign your new credit cards (before someone else does).
9. Memorize your Social Security number and passwords; don't carry them with you. Don't use your date of birth as a password.
10. Don't leave receipts behind at ATM's, on counters at financial institutions, at gasoline pumps or restaurants.
11. Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire.
12. Match credit card receipts against monthly bills and check financial statements for accuracy.

What should you do if you become a victim of Identity Theft?

1. File a police report and contact your bank. You may be advised to close your accounts. Change your PIN codes and passwords immediately.
2. If the crime involved the U.S. Mail, report it to your nearest Postal Inspection Service Office.
3. If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service.
4. Place a "fraud alert" with the major credit reporting agencies (a call to one agency will be enough, the company you call is required to contact the other two). Check to see if accounts in your name were opened without your consent.
5. Keep a record of the names and phone numbers of the people with whom you discussed your case and copies of all reports and supporting documents.
6. Report ID theft with the Federal Trade Commission, www.consumer.gov/idtheft or call its Identity Theft Hotline at (1-877-438-4338). The FTC has counselors to help you resolve financial and other problems that can result from this crime.
7. The Michigan State Police are now better prepared to combat the fastest growing crime in the nation with the creation of a full-time Identity Theft Team. Michigan is ranks 16th nationwide for identity theft victims.

The Michigan State Police (MSP) Region I Special Investigation Division:
1-877-MI-ID-THEFT (1-877-644-3843)

Phone Numbers And Web Sites For Credit Reporting Agencies:

- Equifax: 1-800-525-6285 or www.equifax.com
- Experian: 1-888-397-3742 or www.experian.com
- Trans Union: 1-800-680-7289 or www.transunion.com

Other Government Agencies

- U.S. Postal Inspection Service: 616-771-8521 (Grand Rapids, MI) www.usps.com/postalinspectors
- U.S. Secret Service: 616-454-4671 (Grand Rapids, MI) www.secretservice.gov

Request Annual Free Credit Report

- 1-877-322-8228 or www.annualcreditreport.com

Thank you for banking with Kalamazoo County State Bank and please call (269) 679-5291 or stop in at any of our three locations; Schoolcraft, Mattawan or Vicksburg, if you have any concerns relating to Identity Theft.



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