

Don't Become a Victim

Scam #1

Scam on the cover of this brochure.

Lottery Scam – You may be contacted either by phone or a letter claiming you have won a special promotional lottery. The letters look legitimate, and include a form from the bank where the winnings are supposedly being held. The fraudster convinces the recipient to send money to pay for taxes to obtain the winnings. Once the recipient wires his or her money, they never receive the “winnings”. According to the FBI, this fraud costs consumers around the world an estimated \$24 million a year and about half of the victims are from the U.S.

Scam #2

“Oops, I sent you too much money! Can you send me back the excess amount?”

Internet Sales Fraud - This is another prevalent scam where a buyer sends the seller a cashier's check for too much money. The recipient sends back the extra funds, only to discover that the cashier's check he or she received is fraudulent. Many of the victims of this scam are so excited to have sold the item that they do not stop to think why this person they have never met would trust them to return the “extra” money. It is safer to take payment only from a reliable payment service such as PayPal.

If you ever have a question about a check you plan to deposit, please ask a **1-TBANK** employee to help verify the legitimacy of the check.

Protect Your Identity.

1-TBANK is committed to protecting your financial and personal information. The Federal Trade Commission estimates that over one million Americans will become victims of identity theft this year. Not only can identity theft cause a financial loss in some cases, but it is also very time consuming to repair your good name. Here are some ways to safeguard your personal information and help minimize your exposure to becoming a victim of fraud.

- Know who you are doing business with, especially over the phone, the Internet, or by mail. Never give out your social security number, account numbers, mother's maiden name, PINs, passwords, or other sensitive information unless you initiated the transaction. If you have any doubt, use an independently obtained source to verify the legitimacy of the business.
- Review bills and account statements on personal and business accounts (if applicable). If a bill or bank statement does not arrive around the usual time one month, contact that institution immediately.
- Keep check stock and account information secure, even inside your home.
- Properly shred or destroy documents with any personal information on them, including pre-approval credit offers received in the mail.
- Do not open or respond to emails from unknown senders. **1-TBANK** will never ask you to provide your personal information via an email or Internet website.
- Review your credit report on an annual basis. Verify that all accounts listed are ones you originated. By law you can obtain one credit report per year per credit reporting agency for free. The credit bureaus may be contacted at:

Equifax, www.equifax.com or 1-800-685-1111
Experian, www.experian.com or 1-888-397-3742
Trans Union, www.transunion.com or 1-800-888-4213

- To mail payments use a post office mailbox instead of leaving them in your home mailbox (or pay bills electronically). Do not deposit bills into an overflowing mailbox, as criminals have been known to reach into full mailboxes and pull out mail/bills. Remove incoming mail from your mailbox as soon as possible.
- Verify website information from an independent source such as Google or Yahoo search engines.
- Install anti-spyware, anti-virus, and firewall software on your computer.
- Keep a copy of the contents of your wallet in a safe place in case your wallet is ever stolen. Do not carry your social security number in your purse or wallet.
- Never send your sensitive, personal information via email. This includes credit card, check card and account numbers. Email is not secure.
- Enroll in **1-TBANK's** Internet Banking with eStatements and view your account activity on a regular basis. Enrolling for eStatements and Bill Pay will decrease the volume of personal information sent through the mail. Set up an e-mail notification if the balance falls below a dollar amount you specify.
- Request to receive any other statements from financial institutions electronically, if available, to reduce the amount of personal information being sent through the mail.