

Tips & Advice

Issue I

Identity Theft Prevention

How Can Identity Theft Affect Me:

- Take funds from your bank account.
- Open new accounts in your name.
- Take out loans in your name.
- Make purchases for goods and services for which you may be responsible to pay.
- Issue fraudulent checks in your name, leading to civil or criminal action.
- File false tax returns in order to collect a refund.

Signs Of Identity Theft:

- Your credit report includes unfamiliar accounts or charges.
- You get bills for accounts you didn't open or medical services you didn't receive.
- You notice errors or unfamiliar transactions on your bank and/or credit card accounts.
- You receive collection notices or calls about a debt that isn't yours.
- You are notified of a data breach at a company that involves your information.



Don't Become a Victim

Identity Theft happens when someone uses your personal information without your knowledge or permission, usually for their own personal gain. It typically involves someone stealing your personal information, such as your name, social security number, date of birth, account or debit/credit card numbers, or website login information. They will then use this information to conduct transactions such as using your existing or opening new bank accounts, credit card accounts, loans, make purchases, or even receive medical care under your name and insurance.

Identity theft can be very difficult to reverse, and though no one is immune from it, the following prevention tips can help to prevent you from becoming a victim of identity theft:

1. Make sure that any documents that have your name and personal information on them are shredded when you are done with them to prevent “dumpster divers” from stealing your information.

2. Limit what personal information you post on social media. In today's world, you can find a lot out about a person from their social media sites. Limiting what personal information is posted to those sites and who is allowed to see it will make it harder for criminals to steal your identity. Before you share information, think of how it could be used to steal your identity.

3. PASSWORDS, PASSWORDS, PASSWORDS! There are people in this world that make a living by cracking passwords. Make sure that you have strong passwords when they are required. Strong passwords contain more than eight characters, both UPPER and lower-case letters, numbers, and special characters such as symbols. You should stay away from using your name or user ID in your passwords as well. Also, don't use the same password on multiple sites.

4. You should never give away more information than necessary. Your bank or credit card company will get all the personal information they need from you when you open an account with them. Never give out your information via phone call or email if you did not initiate the contact. If someone contacts you regarding your account, they should already have your account information. If they don't, it is probably a scam. Hang up and call back to a number you know to make sure the call is real.

5. Never access your online banking or other websites that contain your personal information on a public computer, or public WIFI. You never know who may be snooping on the network and recording what you do, including account logon information. If you do utilize public WIFI, consider using VPN software to protect your information.

For additional information please visit our website:

<https://www.thebankofthewest.com/Preventing-ID-Theft.aspx>

Identity Theft Prevention

Victims: What to do Immediately

- Act Fast
- Report it to your bank immediately
- Contact your local police department to file a report
- Get a copy of your credit report
- Think about placing a credit freeze on your file by contacting each of the three credit reporting agencies. (See below)

Credit Reporting Bureau Contact Information:

Equifax
800-766-0008

Experian
888-397-3742

Transunion
800-680-7289

Thomas (580) 661-3541

Clinton (580) 323-9200

Leedeey (580) 488-2001

Oklahoma City (405) 752-8659



How The Bank of The West Can Help

Here at The Bank of The West our number one priority is taking care of our customers.

We hope that this monthly publication will help you become more aware and knowledgeable when it comes to information security.

We encourage you to constantly be aware. If you receive an email, letter, or phone call asking for personal information treat it with the utmost suspicion. Don't respond or reply until you verify the source. Remember that you can always call us and check to see if the email, phone call, or letter that you received claiming to be from us actually came from us.

If you suspect that you might be a victim of identity theft or if you give out your personal information and then have a bad feeling about it, call us immediately so that we can put the proper

channels in place to help protect your financial information at our institution.

Identity theft is a major business! Criminals that steal your personal and financial information may use it or sell it to others all over the world. Prevention is the key: we advise that you take the steps NOW to protect yourself from identity theft. Trust your gut; if you feel like something is off, it probably is.

We are always just a phone call away if you need to ask a question. We treat information security very seriously at our financial institution and are here to help.

We hope this publication answers some of the questions that you might have about identity theft. We appreciate your business at The Bank of The West and will always do our best to serve our

customers!

If you would like more information about identity theft and how to protect yourself, we have a booklet that we would love to send to you. Please stop by or give us a call at (580) 661-3541 or any of our branch locations, and we will be happy to assist you and try to answer any questions that you may have!

Stay tuned for next month's publication, where we will discuss "Mobile Banking/Mobile Capture Safety."

Disclaimer: The Bank of The West doesn't endorse any of the links or companies cited. We are providing these links for your information and convenience, and encourage our customers to do their own research.

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