

Tips for Securing Your Financial Information

These simple but effective suggestions can help consumers protect their financial and personal information.

- **Be discriminating when providing personal information** such as Social Security number and account or credit card information over the telephone, in person or on the Internet. Don't give this information unless you are sure of the person with whom you are dealing.
- **Protect your Social Security number** and the Social Security numbers of your children and other family members by not carrying them in your wallet.
- **Report lost or stolen checks, credit or debit cards immediately.** Bank of America will block payment on the check numbers or account numbers involved.
- **Store cancelled checks,** new checks and account statements in a safe place.
- **Notify your banker of suspicious phone inquiries** such as those asking for account information to "verify a statement" or "award a prize."
- **Review your credit report** at least once every year. Make sure all information is up-to-date and accurate.

If you think you have been a victim of identity theft, the three major credit bureaus have resources dedicated to assist you.

Equifax
800-525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian
888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

TransUnion
800-680-7289
P.O. Box 6790
Fullerton, CA 92864-6790
www.transunion.com

- **Memorize your PIN** (Personal Identification Number) and refrain from writing it, your Social Security number or credit card number on a check.
- **Tear up or shred** any pre-approved credit offers to which you do not respond. Thieves can use these offers to assume your identity.
- **Keep mail secure.** Don't mail bills or sensitive information from your home or unsecured mailboxes. Retrieve and review your mail promptly. Thieves may use the personal information contained in your mail to steal your identity.
- **If you do not receive your regular bills when expected,** call the company to find out why.
- **Review your monthly account** statements thoroughly. Investigate suspicious items immediately to head off any possible fraud before it occurs.
- **Do not carry** your Social Security card, passport or birth certificate unless needed that day.
- **Beware of fraudulent email messages** that ask for account and personal information to "reactivate or verify" your accounts. Don't give out this information unless you are sure of the person with whom you are dealing.

Other information sources

The Federal Trade Commission (FTC) provides a variety of useful information and resources related to identity theft. Visit the FTC ID Theft Web site at <http://www.consumer.gov/idtheft/>.