

PROTECT YOUR IDENTITY



WAYS TO HELP PROTECT YOUR IDENTITY

- Financial documents should be reviewed regularly for any unauthorized transactions.
- Are you missing a statement from a credit card company? It may have been stolen out of your mailbox, so you may want to contact your credit card company right away. Additionally, consider switching to electronic statements to better safeguard your information.
- Use a shredder to destroy documents containing Personally Identifiable Information (PII), including credit card receipts, insurance forms, healthcare info, bank statements and credit card offers.
- Shred any debit or credit cards you no longer use or that have expired.
- Guard your personal information as if it were cash!
- Everyone is entitled to at least one free credit report every 12 months from each of the consumer credit reporting companies: Equifax, Experian and TransUnion. You can request your report online at AnnualCreditReport.com.
- Never give out your bank account number or PIN.
- Establish a passphrase and hint for when you call your bank; this is different from a password, but more secure.

Protecting your identity, and/or your children's identity, begins with knowing what information a scam artist looks for and what they want to do with it.

SCAMMERS WILL USE ALL YOUR PII, SUCH AS:

- NAME
- SOCIAL SECURITY NUMBER
- BIRTH DATE
- MOTHER'S MAIDEN NAME
- SOCIAL MEDIA INFORMATION (personal and business)

With the above listed PII, scammers can impersonate you and access your bank accounts, obtain loans, make purchases or even rent an apartment in your name. **Be careful** about providing this information!

PROTECT YOUR IDENTITY



WHEN YOU TRAVEL

TAKE ONLY THE CREDIT OR DEBIT CARDS YOU NEED AND LEAVE THE REST IN YOUR SAFE DEPOSIT BOX!

- Open a separate travel account with a separate debit or credit card.
- Fund that account with only what you think you'll need while traveling.
- This way, if the travel account debit card is compromised during or after your trip, keeping these funds separate will protect your everyday bank account balance.

REMEMBER

AMERICAN BANK NA WILL NEVER CONTACT YOU VIA EMAIL, TEXT OR PHONE CALL AND ASK FOR YOUR DEBIT CARD NUMBER, CREDIT CARD NUMBER OR BANK ACCOUNT NUMBER.

Additionally, banks will never:

- Use high-pressure language, scare tactics or a sense of urgency
- Ask for sensitive account information, including passwords or your Social Security number
- Ask for your PIN or a login code that's texted to you
- Ask you to visit an unfamiliar website
- Ask you to call a number different than the one listed on your cards
- Use incorrect grammar, unprofessional language or multiple typos
- Send you email attachments or suspicious links

To learn more and review all bank scam red flags visit American Bank Association's [BanksNeverAskThat.com](https://www.banksneveraskthat.com) webpage.