



Citizens Bank & Trust Co. of Grainger County

"Your Hometown Bank Since 1919"

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Tips for Avoiding Identity Theft

The primary goal of identity thieves is to uncover and abuse your nonpublic personal information. Combined with other information like a bank or credit card account number, your stolen information can be used by identity thieves to open lines of credit, access your bank accounts or even apply for official documents such as a driver's license or passport.

If you are a victim of identity theft, you could spend months or years clearing your name and credit. You could be rejected for loans, employment or housing. You could even be arrested for crimes you didn't commit.

Here are some tips to help you avoid online identity theft:

- Don't include personal information in e-mail messages or instant messages. Once you send out this information, you are no longer in control of it.
- Limit all personal information about yourself on the Web. Don't post anything in chats, blogs, forums or similar discussion mediums that might be used in connection with other stolen information to steal your identity.
- Don't open files, download programs or click on links sent to you unless you are expecting them. These items are commonly associated with "phishing" scams designed to steal your identity.
- Use one dedicated credit card for online purchases. Monitor your statements for any suspicious activity.
- Be sure your Web browser is secure and updated with the latest version. Web browsers with encryption capabilities can scramble your personal information as it travels over the Internet.
- Avoid storing personal information on your computer indefinitely. When possible, remove it from your computer.
- Before disposing of an old computer, make sure you have removed all the personal information previously stored on it. Deleting files isn't enough. Use a utility program designed to overwrite, or "wipe," your hard drive. The best way to ensure that all sensitive information on your old hard drive stays safe is to physically destroy the drive itself.
- Use firewall, anti-virus and anti-spyware security software, and update them regularly.
- Use strong passwords with a combination of upper and lower case letters, numbers and symbols. Don't enable a login screen to save your password. Don't give your User ID and password to anyone you wouldn't authorize to make transactions on your behalf.
- Always log off when you leave a secured site. This will prevent unauthorized users from getting into your accounts.
- Regularly check your credit score to make sure there hasn't been any unusual banking or credit activity completed in your name. The Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. To order your free credit reports, visit www.annualcreditreport.com.
- Visit www.idtheft.gov often to stay abreast of identity theft topics or to report identity theft.