

Protect Yourself from Identity Theft

Edge No. 19



The RiverBank
Clearly Different

**Tips on
back!**

Protect yourself from identity theft...

Keep personal information safe

Birth certificates, Social Security cards, or passports should not be carried with you unless necessary.

Protect your mail

Don't leave mail in your mailbox overnight. Consider installing a lockable mailbox or using a secure post office box. When mailing bills, deposit them in a U.S.P.S. collection box.

Review financial statements

Check your credit card and bank statements for suspicious activity or incorrect information.

Order your credit report regularly

Federal law gives you the right to one free credit report per year from the three credit bureaus – Equifax (equifax.com), Experian (experian.com), and TransUnion (transunion.com). Stagger requests to obtain one report every four months.

Dispose of confidential information securely

Shred sensitive documents to prevent criminals from collecting private information. The RiverBank provides complimentary shredding services.

Don't get caught by phishing

Legitimate financial institutions and other businesses never email customers with requests to confirm account or personal information. For your safety, don't respond or click on embedded links.

Report suspected fraud immediately

If you suspect identity theft, contact the three national credit-reporting organizations and the Federal Trade Commission. Ask them to place a fraud alert on your account and include a statement asking creditors to contact you before opening new accounts or changing existing information. Equifax (800) 525-6285, Experian (888) 397-3742, TransUnion (800) 680-7289, Federal Trade Commission (877) 438-4338.



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Osceola (715) 294-2183	St. Croix Falls (715) 483-9800	MarketPlace (715) 483-5190
North Hudson (715) 386-8700	Somerset (715) 247-4995	Chisago City (651) 257-6561
Wyoming (651) 408-9203	theriverbank.com theriverbankmn.com	