

What is Identity Theft?

Government officials call identity theft the fastest growing crime in America. Identity theft occurs when someone uses your personal information such as your name, social security number, credit card number or other identifying information, without your permission to commit fraud or other crimes. Ohio Valley Bank would like to assist you in protecting your personal information and provide you with the proper steps to take if you find you are a victim of identity theft.

Best Practices to Guard Against ID Theft

Guard your social security number. Do not carry your social security card with you. Ask to use other types of identifiers when possible. Social security numbers and phone numbers should not be included on your personal checks.

Remove mail promptly from your mailbox. Avoid using your mailbox for outgoing mail. Do not leave mail in your mailbox overnight. This is one of the means by which an identity thief gains access to your information. Consider purchasing a mailbox with a lock or installing a mail slot in your door.

Protect your receipts. Make sure you have your receipts when you leave a store or ATM. Do not throw them into public waste bins. Thieves use your receipts to gain access to your accounts. Shred them when they are no longer needed.

Guard Personal Information. Do not give out your personal information over the phone, through the mail, or over the Internet unless you have initiated contact or are sure you know who you are dealing with.

Shred. All old printed bank statements, credit card statements, unused portions of billing statements, and unsolicited credit card offers should be shredded and not simply thrown away.

Review Credit Report. At least once a year you should request a copy of your credit report and review it for accurate information. Please contact the following credit bureaus to request a copy of your credit report:

Equifax: 1-800-685-1111 www.equifax.com

Experian: 1-888-397-3742 www.experian.com

Trans Union: 1-800-916-8800 www.transunion.com

Secure all PIN numbers and passwords. Do not write your PIN number on the back of your debit or credit card. Do not use obvious PINs that are easy to guess such as the last 4 digits of your phone number, birthday, etc.

Know your billing cycles. Watch for missing mail. Inquire from creditors if you are not receiving billing statements or new cards in a timely manner.

What To Do If You Are A Victim

1. Contact your financial institution(s) and credit card companies.
2. File a police report and request a copy of the report that may be needed to submit to your creditors.
3. Report the identity theft to the fraud department of each of the 3 major credit bureaus to place a fraud alert or freeze on your file. This alert requests creditors to contact you before opening any new accounts.
4. File your complaint with the Federal Trade Commission (FTC) and use their ID Theft Recovery Plan. Go to <http://identitytheft.gov>

TIP: Keep detailed notes, including dates and times and persons you talked to for each of these steps.

Please call Ohio Valley Bank at 800-468-6682 or email callcenter@ovbc.com if you have any questions.