

## Ways to further guard against *identity theft*

- ▲ Enroll in an Identity Protection Program that can provide Identity Theft Insurance, Identity Theft monitoring, and Identity Theft Restoration service.
- ▲ Stop receiving credit card solicitations at home by opting out of pre-screened credit card services by calling 1-888-567-8688. The three credit bureaus use the same toll free number for this service.
- ▲ Enroll in Internet Banking for up to date information on your bank accounts.
- ▲ Enroll in Bill Pay to make payments on line and receive electronic billing statements.
- ▲ Enroll with your credit card companies, bill pay service, or utility companies to receive paperless statements.
- ▲ Enroll for on-line access on all your credit cards to monitor charges periodically.

### Common ways thieves steal your identity:

1. **Dumpster Diving:** They rummage through trash looking for bills or other paper with your personal information.
2. **Skimming:** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing:** They pretend to be financial institutions or companies and send spam or pop-up messages to your email to get you to reveal your personal information.
4. **Changing Your Address:** They divert your billing statements to another location by completing a "change of address" form.
5. **"Old-fashion" Stealing:** They steal wallets and purses, mail, including bank and credit card statements, pre-approved credit offers and new checks and tax information. They steal personnel records from their employers, or bribe employees who have access.

*Identity theft* occurs when your personal information is stolen and used without your knowledge.

It can cost you *time and money* to correct the problems in addition to ruining your good name.

*Take the time to prevent and protect yourself from identity theft.*



## Lakeside Bank

[www.LakesideBank.com](http://www.LakesideBank.com)

### Contact Us!

# 312.435.5100

#### Board of Trade

141 W. Jackson Blvd. • Chicago, IL 60604

#### North Loop

55 W. Wacker Dr. • Chicago, IL 60601

#### South Loop

1350 S. Michigan Ave. • Chicago, IL 60605

#### Chinatown/Pilsen

2200 S. Archer Ave. • Chicago, IL 60616

#### UIC/Near West

1055 W. Roosevelt Rd. • Chicago, IL 60608

#### Lakeview/Lincoln Park

2800 N. Ashland Ave. • Chicago, IL 60657



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# Protecting Your Privacy & Security



## Identity Theft In Today's Society



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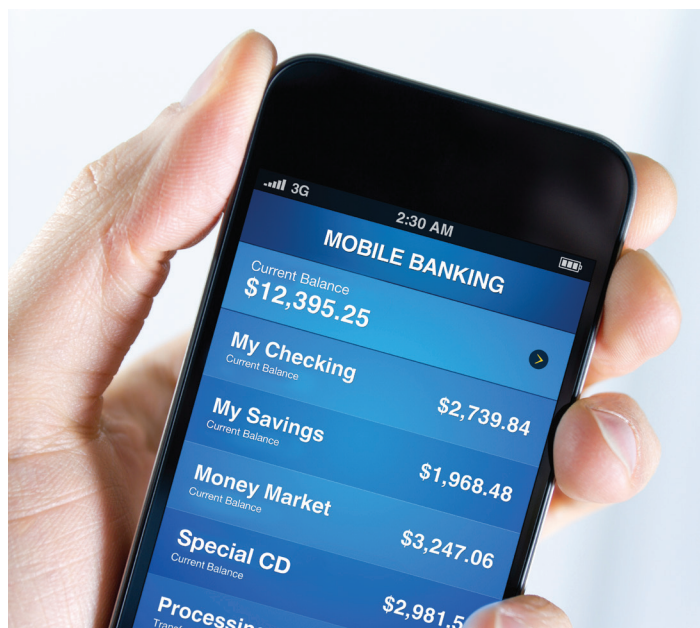
## Identify Suspicious Activity by routinely monitoring your banking accounts and billing statements

Be alert to signs that require your attention, also follow through on verifying information on any of the following:

- ▲ Bills that do not arrive as expected.
- ▲ Unexpected credit card or account statements.
- ▲ Denials of credit for no apparent reason.
- ▲ Calls and letters about purchases you did not make.
- ▲ Inspect your credit report, credit reports that contain data about you, your accounts, and bill payment history.
- ▲ Inspect your bank statements and credit card statements regularly for transactions or charges you did not make. If an unauthorized transaction was conducted, place a call immediately to your financial institution or Credit Card Company.

## Prevent Identity Theft by safeguarding your information

- ▲ **Shred financial documents and paperwork** with personal information before you discard them.
- ▲ **Protect your Social Security number.** Do not carry your SS card in your wallet or purse. Do not write your SS# on any checks or on any piece of paper. Avoid giving out your SS# to anyone or any organization, unless it is absolutely necessary. Ask to use another method of identification.
- ▲ **Don't give out personal information on the phone,** through the mail, or over the Internet unless you know who you are dealing with.
- ▲ **Never click on links sent in unsolicited emails.** Use firewalls, anti-spy ware, and anti-virus software to protect your home computer. (Most Internet providers offer some protection at no cost, inquire.)
- ▲ **Don't use an obvious password like birth dates,** mother's maiden name, or the last four digits of your Social Security number.
- ▲ **Keep personal information secure at home,** particularly if you employ outside help, or are having work done in your home.



**THIS NOTICE IS REQUIRED BY LAW**  
 You have the right to a free credit report from  
**AnnualCreditReport.com** or (877) 322.8228, the **ONLY**  
 authorized source under the Federal Law.

## Protect against ID theft as soon as you suspect it

- ▲ Place a "Fraud Alert" on your credit report, and review the reports carefully. The alerts instruct creditors to follow certain procedures before they open a new account or establish a new credit relationship. The three nationwide consumer reporting companies have toll free phone numbers for placing an initial 90-day free fraud alert.

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

- ▲ Placing a fraud alert entitles you to a free credit report. An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state or local law enforcement agency, as well as additional information a consumer reporting company may require you to submit. For more detailed information about the identity theft report, visit [www.ftc.gov](http://www.ftc.gov).

- ▲ To obtain consumer resources, victim resources and finding out how to protect yourself from ID Theft, log in to [www.idtheftinfo.org](http://www.idtheftinfo.org).
- ▲ Close any accounts that have been tampered with or with established fraudulently.
- ▲ Call the security or fraud departments of each company where the account was opened or the change was made without your approval to notify them of the fraud. Follow up in writing, with copies of supporting documents.
- ▲ To obtain the ID Theft Affidavit to support your written statement, go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- ▲ Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- ▲ Keep copies of documents and records of your conversations, name person you spoke with and their phone numbers.
- ▲ File a report with law enforcement officials to help you with creditors who may want proof of crime.
- ▲ Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigation. ([www.ftc.gov](http://www.ftc.gov))