

Media Contact

Bill Grassano
(bill.grassano@icba.org)
202-821-4457

Media Contact

Karen Tyson
(karen.tyson@icba.org)
202-821-4454



Community Bankers Offer Top Ten Safety Tips for Protecting Personal Information

Washington, D.C.(February 14, 2006)—The Independent Community Bankers of America (ICBA) released a list of ten safety tips to help consumers protect personal information and avoid identity theft.

“Community banks constantly take measures to safeguard consumers’ personal information from unscrupulous people,” said David Hayes, ICBA chairman, and president and CEO of Security Bank, Dyersburg, Tenn. “But identity theft is a challenge every business and every consumer faces, and it’s equally important for consumers to take precautions to help reduce their risk.”

1. **Check your credit report.** The Fair Credit Reporting Act requires each of the three national credit reporting companies to provide consumers with a free copy of their credit report once every 12 months (visit www.annualcreditreport.com).
2. If you bank or pay credit cards on-line, **avoid passwords that include personal information**, such as mother’s maiden name or date of birth. Instead, use something unique that only you know.
3. **Don’t give out personal information over the phone, through the mail, or on the Internet** unless you’ve initiated the contact and are sure you know who you’re dealing with. If you must share personal information, confirm that you are dealing with a legitimate organization.
4. **Don’t use your Social Security Number on your driver’s license** or other forms of identification.
5. Banks will not ask you to verify personal information over the phone or via email. **If you receive a phone call or email asking you to verify information, end the call**, do not respond, and call the bank directly.
6. **If you receive an e-mail asking for personal information, do not hit the reply button** or click on any website link in the e-mail. Instead, go directly to the sender’s website by typing in the sender’s website address.
7. Protect your personal information. **Don’t leave sensitive documents containing personal information where anyone can see it.**
8. **Use a shredder** before disposing of personal records, especially financial records – preferably a cross-cut shredder (thieves have been known to paste together single-shred documents to obtain information).
9. When going on vacation, **temporarily stop mail delivery**; the U.S. Postal Service will hold mail for you.
10. **Don’t use an automatic log-in** feature on your computer.

ICBA and its member banks encourage consumers to follow these tips to safeguard personal data and help protect privacy. For more information, visit <http://www.consumer.gov/idtheft> or contact your community bank.