



RANDOLPH NATIONAL BANK

"The White River Valley's Hometown Bank"

SIMPLE STEPS TO SAFEGUARD YOUR IDENTITY

Up to 500,000 individuals are victims each year of identity theft, a fast-growing form of fraud. Fortunately, a few simple steps can help ensure you stay out of these statistics.

"Identity theft" or "account takeover fraud" involves criminals stealing a person's personal information. The crooks assume a person's identity, apply for credit in his or her name, run up huge bills, stiff creditors and generally ruin the victim's credit record.

At Randolph National Bank, we put a combination of safeguards in place to protect customers, including employee training, rigorous security standards, data encryption and fraud detection. You can take these steps to avoid becoming a victim:

- Don't give your Social Security or account numbers to anyone over the phone unless you initiated the call.
- Tear up receipts, old account statements and unused credit card offers before throwing them away. Crooks could steal information from your trash and use it to get credit in your name.
- Review your account and credit card statements as soon as you receive them to check for unauthorized transactions.

- Protect your PINs and computer passwords; use a combination of letters and numbers and change them often. Never carry this information with you!
- Order copies of your credit report once a year to ensure accuracy. You are entitled to one free credit report per agency per year. You can get a copy online at www.annualcreditreport.com, or call any of the three national credit reporting agencies: Trans Union (800) 888-4213, Equifax (800) 685-1111 and Experian (888) 397-3742.
- Report any suspected fraud to your bank and credit card issuers immediately so they can start to close accounts and clear your name right away.

By law you may be liable for up to the first \$50 of unauthorized charges against a credit card account. Still, restoring your identity can be a tremendous inconvenience. It's worth your while to exercise a little preventive maintenance. Protect yourself against this terrible crime.

For more personal finance tips, visit our Web site at www.rnbvt.com or visit the American Bankers Association's Consumer Connection at www.aba.com

IDENTITY THEFT: Steps to Take If You Are A Victim

If you suspect misuse of your personal information to commit fraud, take action immediately. Keep a record of all conversations and correspondence when you take the following suggested steps:

1. Contact your bank(s) & credit card issuers immediately so that the following can be done: access to your accounts can be protected; stop payments on missing checks; personal identification numbers

(PINs) and online banking passwords changed; and a new account opened, if appropriate.

Be sure to indicate to the bank or card issuer all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statements. Contact the major check verification companies to request they notify retailers using their databases not to accept these stolen checks. Three of the check verification companies that accept reports of check fraud directly from consumers are: Telecheck (800) 710-9898, International Check Services (800) 631-9656 and Equifax (800) 437-5120.

2. File a police report with your local police department. Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that you are a victim of identity theft.
3. Contact the three major credit bureaus and request a copy of your credit report. Review your reports to make sure additional fraudulent accounts have not been opened in your name or unauthorized changes made to your existing accounts. Check the section of your report that lists "inquiries." Request the "inquiries" be removed from your report from the companies that opened the fraudulent accounts. In a few months, order new copies of your reports to verify your corrections and changes to make sure no new fraudulent activity has occurred. Request a "fraud alert" for your file and a victim's statement

asking creditors to call you before opening new accounts or changing your existing ones. This can help prevent an identity thief from opening additional accounts in your name. Here are the major credit bureaus and their phone numbers: Equifax (800) 525-6285, Experian (888) 397-3742 and Trans Union (800) 680-7289.

4. Check your mailbox for stolen mail. Make sure no one has requested an unauthorized address change, title change, PIN change or ordered new cards or checks to be sent to another address. If a thief has stolen your mail to get credit cards, bank and credit card statements, pre-screened credit offers or tax information, or if an identity thief has falsified change-of-address forms, that's a crime. Contact your local post office and police.
5. Maintain a written chronology of what happened, what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference number and instructions.

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