



9 Tips to Protect Your Identity

Identity theft continues to be one of the fastest growing crimes in the United States. In the U.S., 12.6 million people – or 1 out of every 20 consumers – were victims of identity fraud last year. Spring Bank recommends following these tips to keep your information – and your money – safe.

1. **Phishing / Vishing.**

Fraudsters may pose as a financial institution, ATM/debit network, online retailer or other service provider to trick individuals into disclosing private information. Typically, you receive an unsolicited email or phone call asking you to verify personal or financial information. HTML webpage attachments are the latest trend, and may be able to bypass common security mechanisms.

2. **Don't share your secrets.**

Don't provide your Social Security number or account information to anyone who contacts you online or over the phone. Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites.

3. **Shred sensitive papers.**

Shred receipts, banks statements and unused credit card offers before throwing them away.

4. **Keep an eye out for missing mail.**

Fraudsters look for monthly bank or credit card statements or other mail containing your financial information. Consider enrolling in online banking to reduce the likelihood of paper statements being stolen. Also, don't mail bills from your own mailbox with the flag up.

5. **Use online banking to protect yourself.**

Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.

6. **Monitor your credit report.**

Order a free copy of your credit report every four months from one of the three credit reporting agencies at www.annualcreditreport.com.

7. **Protect your computer.**

Make sure the virus protection software on your computer is active and up to date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.

8. **Protect your mobile device.**

Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen.

9. **Report any suspected fraud immediately.**

If you suspect fraud activity on your Spring Bank account, telephone us at 262-754-5555, or write to us at: 16620 W. Bluemound Rd., Suite 100, Brookfield WI 53005