

YOUR IDENTITY IS PERSONAL. KEEP IT THAT WAY.

Prevention is the best way to avoid Identity Theft.



Protect Your Computer and Online Activity

- Install anti-virus software on your computer and obtain updates on a regular basis
- Release personal information on email correspondence only if you have initiated contact with a company, organization or individual and determine the recipient to be trustworthy
- Never provide personal information when replying to unsolicited emails
- Be cautious when using Wi-Fi or public computers

> Protect Your Computer Passwords

- Periodically change your online password, including those you use with online merchants
- Avoid using obvious passwords, like your date of birth or children's names
- Create passwords with a mix of upper and lower case characters, as well as numbers and symbols



Protect Your Bank Accounts

- Never share your account numbers, personal identification number (PIN) or passwords
- Be cautious of telephone calls requesting bank information where you have not initiated contact
- Mail checks in a locked mailbox
- Enroll for online statements to avoid lost or stolen statements in the mail
- Review your account statement carefully every month and report any suspicious activity immediately



Protect Your Personal Information

- Store legal documents, contracts and passports in a safe deposit box or personal vault
- Never provide your social security number over the phone unless you have initiated contact with a company, organization or individual you consider trustworthy
- Shred documents containing personal information

> Review Your Credit Report

To monitor activity on your U.S. accounts, obtain a free credit report once a year by visiting www.annualcreditreport.com.

If you suspect that your identity has been compromised, take action right away.

1. Review all bank and credit card activity and immediately call these institutions to report suspected fraud
2. Immediately contact the three credit bureaus to place a fraud alert on all your accounts. These bureaus provide free reports once a year and free reports to victims of identity theft

Equifax 1-800-525-6285 www.equifax.com

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

TransUnion 1-800-680-7289 www.transunion.com

3. File a report with your local police department
4. If you suspect Social Security number theft, contact the Social Security Administration
1-800-269-0271; www.ssa.gov
5. File a complaint with the Federal Trade Commission (FTC)
1-877-ID THEFT (438-4338); www.ftc.gov/idtheft



For more tips on how to protect your identity and how to report ID theft, visit www.mercantilbank.com and click on the Identity Theft and Security Center button located on the home page.