

How to

# Outsmart Identity Thieves

Provided by RCB Bank



***Every two seconds there is a new victim of identity fraud.\****

Don't wait for a criminal to steal your identity before you take action. Guard your ID with these preventative measures.

### **Monitor bank account and credit card statements regularly.**

Lookout for suspicious or unauthorized activity.

"Watch closely for small amounts on your account activity," said Assistant Vice President Fraud Denise Meyer, RCB Bank. "Fraudsters will make little purchases or withdrawals with various odd merchant names hoping you won't notice."

Set up text alerts to notify you whenever a transaction occurs on your bank or credit card accounts.

### **Check your free credit reports.**

Federal law allows you to request a free copy of your credit report once a year from each of the three national credit reporting companies (CRC). Request a copy online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1.877.322.8228.

Space out requests throughout the year to provide regular updates on your credit. See who is making inquiries on your credit. If it's not a person or company you gave permission to, your information may be compromised.

### **Place a fraud alert/credit freeze with CRC.**

When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you, according to the Federal Trade Commission (FTC).

Place a fraud alert at no cost with one CRC. They will then notify

the other two. The alert lasts 90 days and can be renewed.

You can go a step further and lock down your credit with a credit freeze, which restricts access to your credit report. You'll need to contact each CRC to place a credit freeze. There may be a fee.

Credit alerts and freezes may be effective at stopping someone from opening new credit accounts in your name, but it may not prevent the misuse of existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

### **Stay Alert**

"Criminals take advantage of data breaches, natural disasters or other major crises and prey on people's fears," said Meyer.

Watch out for phishing emails pretending to be a government agency or credit reporting service.

Do not click on links from any email, text or social media message about data breaches.

If you think your information has been compromised, call your bank immediately. Read how to report and recover from ID theft at the FTC, [www.identitytheft.gov](http://www.identitytheft.gov).

**Invest in yourself.** Get more at [www.RCBbank.com/GetFit](http://www.RCBbank.com/GetFit).

\* 2017 Identity Fraud Study, Javelin Strategy & Research.

Opinions expressed above are the personal opinions of writer Jocelyn Wood, RCB Bank Creative Designer, and meant for generic illustration purposes only. RCB Bank, Member FDIC.

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before you  
click on links  
in emails, texts  
or social media  
messages.