



To order your free annual report from one or all of the national consumer reporting companies, visit: www.annualcreditreport.com; call toll free: 1-877-322-8228; or complete an annual credit request form and mail it to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281. You can print the form from www.ftc.gov/credit. Do not contact the three companies individually; they provide free annual credit reports only through the email address, the toll free phone number and the address indicated in this paragraph.

2) Close any accounts you believe have been opened by someone other than you or may have been tampered with.

3) File a report with your local police or the police in the area where the fraud took place.

4) File a complaint with the Federal Trade Commission (FTC). You can file your complaint at www.consumer.gov/idtheft or call 1-877-IDTHEFT (438-4338).

If you have been a victim of identity theft, record all information you obtain while following the steps to clear up the problem. Keep copies of all e-mail messages, written correspondence, and telephone conversations. It would be a good idea to follow up telephone conversations with letters to the company you contacted, restating the content of the telephone conversation and any follow-up commitments made by you or the company.

For more extensive information regarding Identity Theft visit the following website: www.consumer.gov/idtheft. There is a very informative guide on the site called, "Take Charge: Fighting Back Against Identity Theft". This is a free guide you can print out and keep.

For more in depth information regarding Identity Theft and Fraudulent Activity come by one of our banking facilities and pick up the brochures we have displayed in our lobbies.

Next month look for a brochure on Phishing and Pharming schemes, and other useful information to help keep your computer and the personal data it stores, safe.

*Bank of New Madrid
A Real Community Bank*

MAILING ADDRESS & TELEPHONE NUMBERS

PO Box 10, New Madrid, MO 63869
573-748-5551

PO Box 607, Lilbourn, MO 63862
573-688-2111

PO Box 325, Portageville, MO 63873
573-379-5551

Banking Hours

*Monday-Thursday
8:30-4:00*

*Friday
8:30-5:00*

*Saturday (drive-in only)
8:30-12:00*

"www.bankofnewmadrid.com"

MEMBER FDIC



IDENTITY THEFT

Consumer Fraud Schemes

*Identity Theft
Phishing/Pharming
Skimming
Nigerian Advance
Fee Fraud*



Bank of New Madrid is committed to ensuring your information is secure by using every means possible. This includes implementing the latest and most advance security based technology available today:

- Latest intrusion prevention system
- Military grade firewall device
- Running the most current operating system on the newest servers available today
- Full time IT staff, monitoring all incoming and outgoing customer information for the prevention of fraudulent activity and identity theft on a daily basis
- Committed to being on top of future security technology and being ready to implement when new technology is made available
- Corporate versions of Anti-Spyware and Anti-Virus software

Although we take every precaution to secure your information at the Bank of New Madrid, you are responsible for securing your home computer as well as being cautious when disclosing personal information in the course of everyday life. The purpose of this document is to make you aware of the different types of fraud schemes prevalent today, what you can do to prevent becoming a victim of one of these schemes, and the steps you should take if you happen to become a victim.

Identity theft is a criminal offense. It occurs when someone steals, or otherwise obtains your personal information for fraudulent reasons. This can happen to you in a variety of ways: stolen wallets and purses, stolen mail (bank statements, credit card statements, pre-approved credit card offers, fax information) from your mail box, trash cans and dumpsters, your personal information may be obtained from businesses, inside sources may buy your personal information, and your personal information can be stolen over the Internet.

Warning signs to watch for identity theft: fail to receive bills or other mail signaling a possible address change by the fraudster, you receive credit cards for which you did not apply for, or you may receive calls from bill collectors or businesses regarding goods or services you did not purchase.

Minimize risk by securing personal information in your home. This is especially necessary when you have roommates, outside help, or are having work done on your home. Do not carry your social security number with you. Memorize it and leave the card in a safe, secure place in your home. Check your health insurance and make sure your social security number is not being used for the policy number. Do not use your social security number as your driver's license number and avoid having your social security number printed on your personal checks. When ordering checks from the bank, pick them up from the bank, rather than have them mailed.

Treat your mail and trash carefully. Mail your outgoing correspondence in post office collection boxes or at your local post office. Promptly remove your incoming mail from your mailbox. If you will be away from home for a few days call 1-800-275-8777 to request a vacation hold. Your local post office will hold your mail for you, until you return home. To prevent an identity thief from obtaining your personal information by going through your trash, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, expired charge cards that you are discarding, credit offers you get in the mail and bank statements. The Bank of New Madrid offers e-mailed bank statements. Call us at 573-748-5551 to implement this option as a preventive measure.

Ask about your personal information being stored at your work place or at businesses that collect your personal identifying information. Find out who has access. Verify it is handled securely and destroyed appropriately. Find out if the information is being shared with anyone, and ask how you can keep that from happening. **The Bank of New Madrid utilizes cross cut shredders to dispose of all obsolete documents containing personal information regarding its customers.**

Do not give out personal information over the phone, through the mail, or over the Internet, unless you initiated the contact and you know whom you are dealing with. If you have children at home, teach them the same responsibilities. Explain to them the dangers of giving out your last name, your home address, your phone number and your e-mail address over the phone, through the mail and over the Internet.

The Bank of New Madrid will never contact you by e-mail, by phone, or by mail requesting your personal information.

Before you ever give out any of your personal information, verify it is a legitimate organization or person you are speaking with. A way of doing this would be to ask for a phone number and tell them you will call them back.

Unfortunately, you do not have complete control over whether you will become a victim of identity theft. However, you can reduce the risk if you follow the precautions stated above. If you should become a victim of identity theft, here are some things you should know.

1) Contact the three credit reporting agencies, Equifax, 1-800-525-6285, Experian, 1-888-397-3742 and TransUnion, 1-800-680-7289 and ask them to place a fraud alert on your credit report. You will only have to call one of these agencies, as the one you call is responsible for notifying the other two. Once the alert is in place you are entitled to copies of your credit reports from each agency, and you may request to have only the last 4 digits of your social security number appear on the reports. Once you receive the reports, scrutinize them carefully for any erroneous information. If you find any errors or fraudulent information on your reports, you will need to get the information corrected immediately. You will need to contact the reporting agency where the error was found, and if necessary the company which provided the information to the credit reporting agency. After you discover the identity theft, you will need to check your credit reports periodically through the course of the next year for any other fraudulent activity that may occur. There may be a charge of \$9.50 or more for any additional credit reports you request after the initial free one.

As a precautionary measure it would be wise to check your credit report every year, even if you have not been a victim of identity theft. A recent amendment to the federal Fair Credit Reporting Act requires each of the three reporting agencies to provide consumers with a free copy of their credit report, at the consumers request, once every 12 months.