



Protecting Yourself from Identity Theft

Important Fraud Information

To help protect yourself from identity theft you may want to consider taking the following measures:

- Don't give out any personal information over the Internet, by phone or by mail.
- Beware of promotional scams that request personal information or financial account numbers. Consider using a bookmark or typing in the actual address of any website in which you are providing personal information - not by an e-mail link.
- Memorize your Social Security number and do not carry your card. Only give your Social Security number when it is absolutely necessary.
- Carry only the identification and credit/debit cards that you need.
- Report lost or stolen credit cards to the issuer immediately.
- Review your consumer credit reports annually. Cancel unused credit cards.
- Secure all your personal information in your home (i.e. SS number, passwords, birth date, financial records, tax returns, and bank account numbers).
- Place passwords on your credit cards, bank and phone accounts. Avoid using information that is easily accessible for passwords, such as, your mother's maiden name or your birth date.
- Use a firewall program and virus protected software on your computer.
- Ask about information security procedures at such places as your workplace, doctor's office or other businesses that collect personal identifying information.
- Cross-shred charge receipts, ATM receipts, copies of credit applications, insurance forms, checks, bank statements, physician statements and credit offers you get in the mail.
- Don't put mail in an unsecured mailbox. Use a post office collection box or your local post office. Have check orders delivered to your bank rather than your home.
- Have your mail held by the U.S. Postal Service if you are going out of town.
- Match credit cards receipts against monthly bills and check financial statements for accuracy. Follow up with creditors if your bills do not arrive on time.

For additional information please check the Federal Trade Commission's Website at www.ftc.gov.

To report any suspicious e-mail, U.S. Postal Service mail or telephone calls about your account with Madison Bank of Maryland, please call us at 1-866-730-9600.