



# GROVE BANK & TRUST

## Protecting Your Identity

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Identity theft continues to be one of the fastest growing crimes in the United States. In 2013, an American fell victim to identity fraud every two seconds. We recommend following these tips to keep your information - and your money - safe.



- 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.
- Shred sensitive papers. Shred receipts, bank statements, and unused credit card offers before throwing them away.
- Keep an eye out for missing mail. Fraudsters look for monthly bank or credit card statements or other mail containing 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.
- Use online banking to protect yourself. Monitor your accounts regularly for fraudulent transactions. Sign up for text or email alerts from your bank.
- 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](http://www.annualcreditreport.com)
- 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.
- Protect your mobile device. Use the passcode lock on your smart phone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen.



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