

HOMETOWN COMMUNITY BANK – IDENTITY THEFT PREVENTION

WHAT IS IDENTITY THEFT?

Identity theft occurs when someone steals your sensitive information and uses it without your permission.

WAYS TO HELP PREVENT ID THEFT

Consider ID Theft Smart:

ID TheftSmart is an Identity Theft Protection Program that provides unlimited consultation with a licensed investigator and full identity restoration should it be determined that you were a victim of identity theft. Real-time insight will help detect suspicious activity that could be linked to identity theft. With a deposit account at Hometown Community Bank, you can enroll with ID TheftSmart for **only \$1.99 per month/per user**.

5 Steps to Prevent Identity Theft

1. Do Not Share Personal Information

Regardless if a request comes through the mail, phone, or online, keep your information private. Personal information such as your full name, birthday, address, and social security number are pieces of information that criminals may find useful in stealing your identity.

2. Shred Documents with Sensitive Information

Dumpster divers dig through your trash hoping to find documents with sensitive information. Dumpster divers hope to find bank statements, old credit cards, voided checks, etc. Don't just dump, destroy all documents that may have sensitive information.

3. Use Strong Passwords

Using strong passwords is very important. Just as important is to have unique passwords for EVERY account. Using strong and unique passwords for every account, prevents hackers from getting into all of your accounts.

4. Online Verification

When applying for a credit card, a loan, or any service that requires personally identifiable information, verify that the site you're logged into is legitimate. Look for the "https" symbol in address bar, this indicates that you have a secure connection. If you are unsure, close the window immediately. Do your research and consider a web-reputation plug-in in your browser.

5. Credit Checks

By checking your credit report monthly, you will be able to notice any major changes or see inquiries that you didn't authorize. Services like ID TheftSmart, can monitor your credit for any unusual activity. Contact the fraud department immediately if you notice any suspicious activity on your credit.

Contact Hometown Community Bank with any questions or concerns you may have regarding Identity Theft Protection.
