

# ***Keep Your Identity Safe***

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***Safeguarding confidential  
financial information  
is important to you  
and your financial  
institution.***

**NBA** Nebraska Bankers Association

## Consumer Tips For Privacy Protection

- ▶ Do not give your Social Security number or personal credit information over the phone.
- ▶ Shred receipts, bank statements, and unused credit card offers before throwing them away.
- ▶ Keep track of your mail and take notice if a statement or check is missing.
- ▶ Mail bills in a post box or at the post office—not from your own mailbox.
- ▶ Review your monthly statements regularly for any unauthorized charges.
- ▶ Review your credit report annually to ensure accuracy. Order your free annual report by calling 877-322-8228 or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).
- ▶ Do business with companies you know and trust, particularly online.
- ▶ When conducting business online, make sure your browser's padlock or key icon is active.
- ▶ Don't open e-mail from unknown sources.
- ▶ Use virus detection software.
- ▶ Protect your PINs and passwords. Change them often. Use a combination of letters and numbers.
- ▶ Report suspected fraud to your financial institution and the three credit reporting agencies immediately.

**Equifax:** (888) 766-0008

**Experian:** (888) 397-3742

**TransUnion:** (800) 888-4213

## Organizations That Can Help

- If you prefer not to receive offers of pre-approved financing or credit, call (888) 5-OPT-OUT (888-567-8688). This service is offered jointly by the three credit agencies.
- To reduce telemarketing calls at home, register your phone number at [www.donotcall.gov](http://www.donotcall.gov) or by calling 888-382-1222.
- The Direct Marketing Association offers services to help reduce unwanted mail and telephone solicitations. To join their mail preference service, go to [www.the-dma.org/consumers](http://www.the-dma.org/consumers) or mail your name, home address, and signature to:

### **Mail Preference Service**

Direct Marketing Association  
P.O. Box 643, Carmel, NY 10512

To reduce unsolicited telephone solicitations, send your name, home address, home telephone number, and signature to:

### **Telephone Preference Service**

Direct Marketing Association  
P.O. Box 1559, Carmel, NY 10512

- If you believe a company is trying to con you out of your money, contact:

### **Nebraska Attorney General's Office**

Consumer Protection Division  
(800) 727-6432 or (402) 471-2682  
[www.ago.state.ne.us](http://www.ago.state.ne.us)

### **Federal Trade Commission**

Consumer Response Center  
(877) FTC-HELP (877-382-4357)  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## We're On Your Side

- ***Trust is the foundation of every good banking relationship.***

The growth of technology has understandably raised concerns about the privacy of consumer financial information. Your financial institution is committed to protecting your personal financial information.

- ***Privacy is a partnership between a bank and its customers.***

Banks and customers must work together to protect sensitive information. Banks use a combination of safeguards to protect your information such as employee training and accountability, strict privacy policies, rigorous security standards, encryption, and fraud detection. You can help maintain your privacy by taking precautions such as those mentioned in this brochure. Let's work together to protect and control the privacy and security of your confidential financial information.

- ***Ask your banker about the privacy policy at your financial institution.***

All banks in the U.S. have created and disclosed to customers a document that explains what—if anything—they do with personal customer information. If you have questions about your institution's privacy policy, ask your banker.

This information is provided by your local bank, the Nebraska Bankers Association, and the American Bankers Association. January 2006