

Identity Theft

How can I prevent being victimized?

The FBI says identity theft is one of the fastest growing white-collar crimes in the nation. It involves criminally using another individual's personal identifiers, which are acquired through various means, including one's own mailbox. The identity thief needs only to get your name, address, bank or credit card account numbers or your social security number, etc., to take over your identity. The crook can then change your address, open new accounts at financial institutions and credit card companies in your name and deplete your funds, running up huge credit card balances and generally creating havoc with your good name and credit rating. Here are a few pointers to help you avoid becoming a victim:

- Do not reveal personal identifiers unless you know how they will be used or shared.
- Deposit outgoing mail at the post office and remove delivered mail immediately.
- Carry only the identification and bank/credit cards you actually need.
- Do not give out personal data over the phone, through the mail or on the Internet unless you have initiated the contact.
- Shred or tear up your charge receipts, credit cards solicitations, expired cards, statements, checks or other sensitive personal information.
- Give your social security number only when absolutely necessary. Ask to use other identifiers.

Should you become a victim of identity theft or if you believe your Smackover State Bank account information may have been compromised, please contact us immediately. Smackover State Bank takes identity theft seriously.