

What is Identity Theft?

Identity theft occurs when someone uses your name, address, social security number, bank or credit card account numbers, passwords, or other personal information without your knowledge to commit fraud or other crimes. While online banking and e-commerce are very safe with built-in security features for your protection, to avoid identity theft you should always be careful about responding to unsolicited requests for your personal financial information via the Internet, email, phone or mail.

Be Informed. Don't get "Phished".

One of the most common forms of stealing your banking account information is through a process called "Phishing". This is a scam that uses email to deceive you into disclosing personal information.

It's easy to spot a scam ... if you know what to look for.

- The email and linking website may appear authentic, in fact, it may look just like our website.
- It may ask you to "update" or "validate" your account information. **Midwest Heritage Bank will NEVER ask that you provide private information, such as your social security number, account number, user name, password, or personal identification number (PIN), via email or the Internet.** This is information we already have on file.
- It will often threaten some consequence if you don't respond.

These are clear indicators that someone is "Phishing" for your information.

Steps to avoid being "Phished".

If you receive a suspicious email from Midwest Heritage Bank requesting personal information such as your social security number, bank or credit card numbers, user name, password, or PIN, follow these important guidelines:

- Do not reply to the email, even if it appears urgent.
- Do not use the links from the email to open any web pages.
- Alert Midwest Heritage Bank at 1-800-782-0521. Do not call any phone numbers appearing on the email.

Even though the laws are on your side, it is wise to take an active role in protecting your information.

If you think you've been "Phished", here's what you need to do.

- Contact Midwest Heritage Bank 1-800-782-0521.
- Place a fraud alert on your credit report with the three major credit bureaus. Also request to review your credit reports for suspicious activity at that time.
 - Equifax: 1-888-766-0008
 - Experian: 1-888-397-3742
 - Trans Union: 1-800-680-7289
- Close the accounts that you know or believe have been tampered with or opened fraudulently.
- File a complaint with the Federal Trade Commission www.consumer.gov/idtheft.
- File a report with your local police.

Where to find more information about identity theft.

For more information about identity theft and how to protect yourself visit www.consumer.gov/idtheft. This Federal Trade Commission website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you Deter, Detect, and Defend against identity theft. While there are no guarantees about avoiding identity theft, there are steps you can take to minimize your risk and minimize the damage if a problem occurs.