



# Are you protected?

According to the FTC, Identity Theft “occurs when someone uses your personally identifying information, like your name, Social Security number or credit card number without your permission to commit fraud or other crimes.” They go on to estimate that “as many as 9 million Americans have their identities stolen each year.”

It is one of the fastest growing crimes in America and can have devastating effects. It can take years and hundreds of dollars to restore your good name and credit record. It can also have lasting effects on job opportunities, loans, and housing due to negative information contained on your credit report.

For identity thieves, your personal information is so profitable that they will go to great lengths to get it with methods such as:

- 1. Skimming:** using a special storage device to gain your account and PIN numbers when processing your credit card.
- 2. Phishing:** pretending to be a financial institution or credit card company and send spam e-mails with links asking for your personal information.
- 3. Address changing:** diverting billing statements to another location by filling out an address change form on your address.
- 4. Dumpster diving:** rummaging through trash bins looking for bills or paperwork with your personal information on it.

And, if those schemes don't work, just plain-old stealing your wallet, purse or mail works just as well. So, before a bill collection agency contacts you for overdue bills you never incurred, or a loan application is denied due to a poor credit rating, take some steps to protect yourself.



406 Bay Street, Petoskey Michigan 49770  
877.487.1765 [www.tbonm.com](http://www.tbonm.com)

130 South Union Street, Traverse City Michigan 49684  
866.237.7999 [www.tbonm.com](http://www.tbonm.com)

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## INTERNET AND COMPUTER SAFETY TIPS

- When entering a secure site, you should see https:// in the navigation bar and a security padlock on the screen. Currently, the “s” in combination with the padlock indicates that the site is secure.
- Be careful about clicking on web links sent via email. Never click on a link sent in an unsolicited email. When sending personal or financial information via email be sure your message is encrypted.
- Create unique passwords and change them frequently. Avoid using passwords such as your birth date, name address or Social Security number. Use a combination of upper and lowercase letters, numbers, and special characters.
- If your computer prompts you to “save” or “store” a password, decline. Allowing your computer to remember login information gives anyone with physical access to your computer the ability to log in to your accounts.
- Keep your computer antivirus software up to date in order to effectively guard against new viruses. Maintain current versions of your computer’s operating system, internet browsers, and application software.
- Remember that The Bank of Northern Michigan, the FDIC, and the IRS will not send unsolicited correspondence asking you for nonpublic information including your bank account information or your Social Security number. Should you receive such correspondence, contact the appropriate institution immediately.
- Review your credit report at least once a year. By law you are entitled to a free annual credit report from each of the three major credit bureaus: Equifax, Experian, and TransUnion. Call 877.322.8228 or go online to [www.annualcreditreport.com](http://www.annualcreditreport.com). You do not need to subscribe to a credit monitoring service to get your free report.

## VERIFYING AND PROTECTING YOUR IDENTITY

To further protect yourself and your family from identity theft and related crimes:

- Review all account statements. Notify your bank immediately should you see any discrepancies in your accounts with us.
- Shred financial documents and paperwork containing personal information before disposing of them.
- Keep track of credit, debit and ATM card numbers and store this information in a secure location. Report any lost or stolen checks, debit or credit card to your financial institution or credit card company.
- Do not carry your Social Security card or number with you.

One final thought: If you determine your identity has been stolen, immediately contact the local police department to file a police report. Also, contact each of the credit reporting agencies to place a “Fraud Alert” on your credit report, as well as any parties with whom you have a financial relationship.

You owe it to yourself to discover what it is like to work with a bank that is a true partner and adviser to its clients. Call us today for your free consultation and to learn more about how to prevent fraud from damaging your personal reputation. We’re just a phone call away, and we can’t wait to meet you.



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