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Don't Be A Victim Of Identity Theft

Identity theft tops the list of consumer complaints that are reported to the FTC and other enforcement agencies every year. Identity theft can be perpetrated using such low-tech methods as purse snatching or “dumpster diving,” or high-tech techniques like deceptive “phishing” e-mails or malicious software known as “spyware.”

Learn how to protect yourself, identify threats, and take action if you believe your login credentials or personal information has been stolen.

Prevention is the best defense. Try following the suggested precautions below:

- Use caution opening email attachments, they could have infected files or website links. Delete any suspicious emails and make online purchases only from trusted websites. Be on the lookout for fake pop-up windows.
- Don't give out personal information on the phone, through websites, or in email unless you are sure you know whom you are dealing with. Bank of Utica will never ask you to send information about your account such as passwords or other sensitive personal information via email.
- Keep personal information in a safe place and use a paper shredder to dispose of any documents you no longer need.
- DO NOT write your PIN on your debit/credit cards or share passwords with anyone.
- Keep your anti-virus software and firewall up-to-date and consider changing your passwords annually.

If you think you've become a victim of identity theft or fraud, act immediately to minimize the damage to your personal funds and financial accounts. Contact a credit reporting company and call our Personal Banking Department at 315-797-2700 ext. 264.

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707

Equifax
1-800-525-6285

Experian
1-888-397-3742

TransUnion
1-800-680-7289

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