



Community Savings Bank

Your Personal Neighborhood Bank

Suggestions to Deter Identity Theft and Fraud

Last Updated September 9, 2022

- Research any requests for your information **BEFORE** providing any private customer information or clicking on any links. Just as we need to verify you, you should also verify the identity of any company/individual reaching out to you. A useful approach is to:
 - Document the individual's name making the request (including contact information);
 - Document the name of the company making the request;
 - Research the contact information of the company through a legitimate and verified source that you are comfortable in relying on.

Once you find a verified source of information (phone number, website, email address, fax number, or physical address), contact the organization (**using your research information**) and ask for the person that was handling the request.

Remember: Fraudsters and criminals will provide you contact information (including incorrect phone numbers, false websites, and weblinks containing malware/spyware/viruses) that help them accomplish their desired goal.

- All victims can report identity theft to the Federal Trade Commission at:
 - Website: <https://www.ftccomplaintassistant.gov/>
 - Toll-free Identity Theft helpline at: 1-877-ID-THEFT (1-877-438-4338)
- Identity Theft involving U. S. mail can also be directed to:
 - <https://www.uspis.gov/report>
 - Telephone: 1-877-876-2455
 - Criminal Investigations Service Center, Attn: Mail Fraud, 433 W. Harrison Street, Room 3255, Chicago, IL 60699-3255

To reduce identity theft through the United States Postal Service (USPS) mail, you can receive a daily digital preview of your household (flat) mail to your E-mail address with *Informed Delivery*. Digital images will be captured by the USPS when the mail is being processed. Register for free at:

<https://informedelivery.usps.com/box/pages/intro/start.action>

- Identity Theft involving your social security number can also be directed to:
 - Website: www.ssa.gov/
 - Toll-free Telephone Hotline at: 1-800-269-0271
 - Social Security Administration, 6401 Security Blvd., Baltimore, MD 21235
- Identity Theft involving the Internal Revenue Service (IRS) can be directed to:
 - Toll-free Identity Protection Specialized Unit at: 1-800-908-4490

The IRS has developed an Identity Protection PIN (IP PIN). It is a unique six digit number (assigned annually to victims of identity theft) for use when filing their federal tax return. It identifies a particular taxpayer as the rightful filer of the return. Anyone who has a Social Security Number or an Individual Taxpayer Identification Number is eligible to enroll in the program, subject to identity verification.

- Institutions (such as Community Savings Bank) can place a “warning” on your account(s). Typically, the warning can request that the institution perform additional verifications in response to any request for information (or in response to process a transaction), in which the institution will verify the person (or business/signers) requesting the information to ensure that it is truly the customer (or entity permitted by law). If a customer wants to have a warning placed on their account at another institution, the customer should request that the institution (similar to Community Savings Bank) place a “warning” on their accounts.

- Obtain a copy of your credit report and ensure that no credit obligations or inquiries have been placed without your consent. Every 12 months, an individual is allowed to obtain at least one* free credit report from each major credit reporting agency through:
 - Internet (www.annualcreditreport.com);
 - Telephone (1-877-322-8228); or
 - Mail (Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281).

*1 free credit report from Transunion, 1 free credit report from Experian, & 6 free credit reports through Equifax per 12 mth.

- File a “police report” or “identity theft report” by going to your local Chicago Police Department or file it by telephone (by calling 311).
- Place a “Fraud Alert” on your credit report. There are three types of fraud alerts:
 - Initial Fraud Alert (Active for 90 calendar days);
 - Extended Fraud Alert (Active for 7 years); or
 - Active Duty Military Alert (Active for 1 year).

To place a fraud alert, contact the credit reporting agency:

Credit Reporting Agency:	Internet:	Telephone:	Mail:
Transunion	https://fraud.transunion.com	1-800-680-7289	TransUnion LLC P.O. Box 2000 Chester, PA, 19022-2000
Experian	https://www.experian.com/fraud/center	1-888-397-3742	Experian P.O. Box 9554 Allen, TX 75013
Equifax	https://www.alerts.equifax.com	1-800-525-6285	Equifax P.O. Box 740241 Atlanta, GA 30374-0241
Innovis	https://www.innovis.com	1-800-540-2505	Innovis Attn: Consumer Assistance P.O. Box 26 Pittsburgh, PA 15230-0026

- Place a “Security Freeze” or “Credit Freeze” on your **EACH** of your credit reports. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, even you will need to take special steps when you wish to apply for any type of credit.

Because of more strict security features, a Security Freeze will need to be placed separately with each of the three major credit reporting companies if you want the freeze on all of your credit files. A Security Freeze remains on your credit file until you remove it or choose to lift it temporarily (when applying for credit or credit-dependent services). There is no cost associated to placing, removing, and lifting a security freeze.

Credit Reporting Agency:	Internet:	Telephone:	Mail:
Transunion	https://www.transunion.com/credit-freeze	1-888-909-8872	TransUnion LLC P.O. Box 2000 Chester, PA, 19022-2000
Experian	https://www.experian.com/freeze/center.html	1-888-397-3742	Experian Security Freeze P.O. Box 9554 Allen, TX 75013
Equifax	https://www.equifax.com/personal/credit-report-services/credit-freeze/	1-888-766-0008	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348

- Other options to limit identity theft include:
 - Contract a Credit Monitoring Service;
 - Set alerts to your mobile/electronic banking accounts. Community Savings Bank empowers customers to control usage and receive alerts more quickly with the following services:
 - eStatements- Providing our customer the ability to view their statement in anytime in a secure environment: <https://www.communitysavingsbank.bank/Online-Banking#eStatements>
 - Notifi- A service that lets you receive *SecureAlerts* to your mobile device or tablet on financial transactions: <https://www.communitysavingsbank.bank/Mobile-Banking#Notifi>
 - Card Hub “Manage My Cards”- A service that allows you to control your debit and ATM card usage: <https://www.communitysavingsbank.bank/Education-Center>
- Utilize the following resources to stop unwanted telephone solicitations:
 - <https://www.donotcall.gov/>
 - 1-888-382-1222 (call from the phone that you want registered)
- Stop pre-approved credit offers by the list sold through the major consumer reporting companies:
 - <https://www.optoutprescreen.com>
 - 1-888-567-8688 (1-888-5-OPT-OUT)
- To opt out permanently: You can begin the permanent Opt-Out process online at: <https://www.optoutprescreen.com>. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.
- Unemployment insurance identify theft fraud. If you are contacted regarding this fraud, the Illinois Department of Employment Security (IDES) recommends:
 - Reporting the incident to: https://www2.illinois.gov/ides/Pages/Reporting_Unemployment_Insurance_Fraud.aspx
 - Don't activate debit card.
 - Do not contact Key Bank (see 1st bullet point).
 - Review your credit reports (noted above).
- How to respond to or reduce Robocalls:

According to the Federal Communications Commission, there are some easy steps you can take to help reduce robocalls:

 - Don't answer calls from blocked or unknown numbers.
 - Don't answer calls from numbers you don't recognize.
 - Don't assume an incoming call is really from a local number just because it looks like it is.
 - Don't respond to any questions that can be answered with a "Yes."
 - If someone calls you and claims to be with XYZ Company, hang up and call the company yourself. Use the company's website to find an official number.
 - If you do answer a call and hear a recording such as, "Hello, can you hear me?" just hang up.
 - The same goes for a call where you're asked to press a number before being connected to a representative.

When you answer a call and interact with the voice prompt or by pressing a number, it lets spammers know your number is real. They can then sell your number to another company or begin targeting your number more frequently.
- SPAM Text Messages:

If you find yourself receiving a lot of spam text messages, you can forward the message to the number: **7726** (which spells "*spam*"). It won't stop the number from texting you right away, but it will allow your carrier to look into where it came from and put an end to it. In addition, spam may be blocked through the following practices:

 - Use the option to filter and block messages from unknown senders or spam on your Phone.
 - Your wireless provider may have a tool or service that lets you block calls and text messages. Check www.ctia.org, a website for the wireless industry, to learn about the options from different providers.
 - Some call-blocking apps (available on your cell phone) let you block unwanted text messages. Go to www.ctia.org for a list of call-blocking apps for Android, BlackBerry, Apple, and Windows phones. Be sure to check out the features, user ratings, and expert reviews.

□ Credit History and Score:

The information in your credit report and other information in your credit history are used to calculate a credit score. And your credit score is one of the key factors in getting approved for a loan. The better your credit history (i.e., making on-time payments, keeping your credit balances in check, etc.), the higher your credit score. And a high credit score means you may be more likely to be approved for a loan and be offered better loan terms. For these reasons, it is important to understand the five major components that make up your credit score. While not every credit reporting agency has the same component breakdown, it is helpful to look at the breakdown for the FICO score with which most people are familiar:

- Payment History – Reported payments account for 35 percent of your total credit score. Late payments will affect your score negatively, so it is important to consistently make payments on time.
- Credit Utilization – How much of your credit is in use makes up 30 percent of your score. If you reach the credit limit on your credit cards, it lowers your credit score. Do your best to pay down credit card balances and keep them low.
- Length of Credit History – How long you have been using credit and making payments, as well as the amount of time each of your credit accounts have been open, accounts for 15 percent of your total credit score. If you are trying to raise your credit score, closing accounts may not necessarily be the best move. Every person's situation is different, but it might be better to pay off your accounts and keep them open to maintain long-standing accounts.
- New Credit – New credit accounts make up 10 percent of your credit score. Opening too many new accounts in a relatively short period of time could hurt your score.
- Credit Mix – The remaining 10 percent of your score is based on the variety of credit accounts you have. Having a mix of revolving credit accounts (e.g., credit cards) and installment loans (e.g., auto loans and student loans) with positive payment histories shows that you can manage different types of credit and will increase your score.

Remember, the higher your credit score, the lower the risk to a potential lender, and the better terms for you.

Your credit score may be included in your credit report. If not, you can obtain your credit score for a fee from a number of outlets, most of them accessible online. Some services offer a subscription to obtain updated scores regularly. This can be costly. In some cases you can obtain your credit score from a lender, if that lender has used your credit score to help set material terms (such as the interest rate) on your loan or credit card. In most of these cases, the lender must inform you of the score and related information free of charge.

□ How to turn Cookies on or off.

Google.com Support provides step-by-step instructions on how to turn on and off cookies on computers, Android devices, and Apple products (such as iPhones and iPads).

- <https://support.google.com/accounts/answer/61416?hl=en&co=GENIE.Platform%3DDesktop&oco=1>
- <https://support.google.com/accounts/answer/61416?hl=en&co=GENIE.Platform%3DAndroid&oco=1>
- <https://support.google.com/accounts/answer/61416?hl=en&co=GENIE.Platform%3DiOS&oco=1>

□ How to secure an Excel file with a Password:

1. Open Excel.
2. Select **File > Info**.
3. Select the **Protect Workbook** box and choose **Encrypt with Password**.
4. **Enter a password** in the Password box, and then select OK.
5. **Confirm the password** in the Reenter Password box, and then select OK.