



Identity Theft

The Basics

Identity theft is one of the fastest growing crimes in the United States. It occurs when someone uses your personal information (e.g., your name, social security number, credit card number) without your permission, to commit a crime.

How does someone get your information? They use many different methods, including going through your *garbage* or *mail*, *calling* you, sending you an *e-mail*, or *stealing* your wallet or purse.

Mechanics Bank is committed to protecting the personal information you trust us with. It is important for you to know that we will never call you and attempt to obtain your personal information. If you receive a phone call from someone claiming to be from the bank, asking for personal, account, or card information, please contact the *Answer Center at 419-524-0831*.

Reminders

Here are a few reminders to help you protect yourself from being a victim of identity theft:

- **Never respond to unsolicited correspondence** (whether via mail, phone, e-mail, or text message) asking for personal information such as your social security number or bank account information.
- **Never click on a link or open an attachment** within an unsolicited e-mail.
- If you want to verify the legitimacy of a piece of correspondence, call the company's direct line by looking it up in the phone book - **do NOT call the number listed or enter the web address given in the message.**

FTC Guidance

The Federal Trade Commission (FTC), the nation's consumer protection agency, cautions that thieves can use a stolen Social Security number (SSN) to apply for a job or file for a tax refund under a false identity.

For more information, please contact:
Mechanics Bank Information Security Department @ 419-524-0831



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An unexpected notice from the IRS could alert you that someone else is using your SSN:

- If someone uses your SSN to file a tax refund before you do, the IRS may think you already filed and received your refund. You will get a letter from the IRS telling you that more than one return was filed for you.
- If someone used your SSN to get a job, the employer may report that person's income to the IRS using your SSN, and the IRS might think that you didn't report all of your income on your tax return. If this happens, the agency will send you a notice that says you seem to have received wages you didn't report.

***Respond immediately to any notices you receive from the IRS.
Call 1-800-908-4490 if you suspect any tax related identity theft.***

In addition to contacting the IRS, it is important to minimize the potential damage from identity theft:

- Put a fraud alert on your credit reports
- Review your credit reports annually
- Create an identity theft report by filing an "identity theft complaint" with the FTC and filing a police report

Source: www.ftc.gov

Resources

There are a number of resources available for you to learn more about identity theft, including ways to protect yourself and what to do if you are a victim. We are happy to be a resource for you – please do not hesitate to contact us with any questions or concerns that you may have with regard to identity theft.

Other resources include:

- The Federal Trade Commission – www.identitytheft.gov
- The Independent Community Bankers Association – www.icba.org
- FDIC Consumer News – www.fdic.gov/consumers
- Credit Bureaus – www.equifax.com; www.transunion.com; www.experian.com

For more information, please contact:
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