

## **IDENTITY THEFT/ACCOUNT TAKEOVER FRAUD INFORMATION FOR PERSONAL BANKING CLIENTS**

### **Identity Theft/Account Takeover - How does this happen?**

This type of crime occurs when a thief obtains personal and banking information and intends to act as you to remove funds from your account, obtain credit and live a lavish lifestyle using your name. This can happen when information is obtained through theft of purses, wallets, home invasions, business theft or obtained through trickery.

A loan application, opening a credit card, opening of a new checking account to the purchasing of a home have all been exploited by thieves using other people's personal information. Identity theft can be difficult to recover from depending on the circumstance. In some cases, the identity thieves use personal information for a short period of time or a one-time occurrence. Other times, the personal information can be used over and over again making the experience for the victim difficult.

The key to minimizing your risk regarding identity theft is to protect your personal information. First Midwest Bank has monitoring systems and employees that are trained to notice transactions and banking activity that may be deemed suspicious.

Listed below are examples of the methods and types of persons that perpetrate this type of fraud.

### **Methods of Theft**

- ◆ Stolen purse or wallet
- ◆ Information stolen from dumpsters
- ◆ Unsolicited phone calls or web sites used to trick the victim into giving personal and banking information
- ◆ Theft of mail
- ◆ Internal theft from businesses holding personal information

### **Who are Thieves?**

- ◆ Anyone with malicious intent
- ◆ Professional Identity thieves
- ◆ Family members or anyone who may have access to your home or critical information

### **Protecting Yourself**

- ◆ Secure your critical personal information
- ◆ Be aware of when and why you give out your personal information
- ◆ Secure your checks, passwords and all banking information
- ◆ Review monthly statements regularly or review account activity on-line

**MORE PRECAUTIONS CONTINUED ON THE NEXT PAGE** 

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### **Protecting Yourself (Continued)**

- ◆ Shred important documents
- ◆ Enroll in a mobile transaction alert program
- ◆ Mail your bills using a post office box rather than curbside mailbox
- ◆ Contact your bank for any discrepancies on your account
- ◆ Immediately report lost or stolen purses, wallets or checks to the bank
- ◆ Consider a credit monitoring program

Contact these websites for further guidance or if you believe you are a victim of identity theft

- ◆ [www.transunion.com](http://www.transunion.com)
- ◆ [www.experian.com](http://www.experian.com)
- ◆ [www.equifax.com](http://www.equifax.com)

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