



Dear Valued Customer:

At Thayer County Bank we are committed to protecting you, your information, and your assets. Did you know there were 4.8 million identity theft and fraud reports received by the Federal Trade Commission in 2020?

You may be asking yourself, what is identity theft? This occurs when someone uses another person's personal identifying information, like their name, social security number, or credit card number, without permission, to commit fraud or other crimes.

Follow these tips to protect yourself from identity theft:

Tips from your home...

- 1) Collect your mail every day. Place a hold on your mail when you are away from home for several days.
- 2) Pay attention to when you normally receive your bills. If bills or bank statements are late, contact the sender.
- 3) Review your credit card and bank accounts. Compare receipts with account statements. Watch for unauthorized transactions.
- 4) Shred receipts, credit offers, account statements, and expired credit cards. This can prevent "dumpster divers" from getting your personal information.
- 5) Store personal information in a safe place.
- 6) Review your credit reports once a year. Be certain that they don't include accounts that you have not opened.
- 7) You can "freeze" your credit files with the credit bureaus and the National Consumer Telecommunications and Utilities Exchange for free. Credit freezes prevent someone from applying for and getting approval for a credit account or utility services in your name.

When someone calls...

- 8) Don't share personal information like your birthdate, SSN, or bank account number.
- 9) Secure your Social Security Number (SSN). Only give your SSN when necessary.

On your cell phone...

- 10) Use security features on your mobile phone. Southeast Community College often has classes on how to use all the features on your phone. Take a useful class!
- 11) When using a wi-fi network away from your home, update sharing and firewall settings when you're on a public wi-fi network. Use a virtual private network (VPN) if you use public wi-fi.

On your computer...

- 12) Install firewalls and virus-detection software on your home computer. Sometimes with "FREE" services you get what you pay for.
- 13) Create complex passwords that identity thieves cannot guess. Change your passwords if a company that you do business with has a breach of its databases.

If you think you are a victim of identity theft, visit the federal government's one-stop resource to help you report and recover from identity theft at www.IdentityTheft.gov

As your community bank, Thayer County Bank will NEVER:

- Ask for your personal information by phone, text, mail, or email
- Ask you to verify over the phone, text, mail or email any personal information
- Send you an email and ask you to click on a link
- Pressure you to make a payment of any kind

With our small community bank, we know our customers and you are familiar with us. Thayer County Bank is committed to protecting you, your information, and your assets. If you should receive any questionable correspondence via phone, text, mail, or email, we encourage you to call us at (402) 768-6027 and confirm its legitimacy.

Sincerely,

Thayer County Bank Staff