



When you least expect it, fraud can happen to you

When you least expect it, fraud can happen to you.

At Home Trust & Savings Bank we have tips and resources to empower you in the fight against fraud. And the more you understand about fraud, the better prepared you are to help us fight fraud and keep your financial accounts safe.

Easy ways to protect yourself.

We recommend the following tips to protect yourself and your financial information from fraud:

- Use and update firewall software to protect your computer information.
- Password protect your financial accounts. A strong password contains:
 - More than eight characters
 - A capital letter
 - At least one numeric number or non-alphabetical character
- Never provide or confirm personal information such as card numbers, social security numbers, information on the card or your PIN unless you know who you're dealing with or initiated the contact.
- Store sensitive documents in a secure place.
- Shred sensitive materials before disposal.

Keep your eyes open for fraud.

It's important to monitor your financial information and keep your eyes open for fraud. These simple steps can make a big difference in the security of your financial information.

You're entitled to one free credit report a year. Use your credit report to monitor:

- Your identification
- Unfamiliar accounts or charges
- Suspicious activity

Watch your bank account and monthly statements closely and know your billing cycles.

Be vigilant at ATMs. If something seems suspicious contact your financial institution.

- Cover the pin-pad with your hand while entering a PIN.
- Use familiar ATMs in well-lit areas.
- Watch for shoulder surfing — a camera positioned to obtain your card number.
- Look for skimmers placed over the ATM card slot.

Necessary steps to take if you detect fraud.

If you suspect fraud, contact Home Trust & Savings Bank and the SHAZAM Fraud Department immediately. Then, follow these steps to get your life back on track:

1. Place a fraud alert on your credit reports.
 - a. When you place an alert on your credit, this will prevent any other accounts from being opened.
 - b. You can request a report to see if any charges seem suspicious.
1. Close your Home Trust & Savings Bank accounts you think could be affected.
 - a. Follow-up in writing with copies of any supporting documents.
 - b. Ask us for the correct paperwork to dispute existing debits on your accounts, or any newly opened accounts.
2. File a complaint with the Federal Trade Commission (FTC) at 877.438.4338 or ftc.gov/idtheft
 - a. When you file with the FTC, you're providing information to help law enforcement officials track down thieves.
 - b. Print your ID theft affidavit from the FTC and take it to the local police
3. File a report with the local police.
 - a. Filing a police report, along with a complaint to the FTC, can add safeguards to ensure your identity can be protected and restored.

Other important numbers and websites include:

SHAZAM

Lost or stolen card 800.383.8000
SHAZAM Fraud 866.508.2693
shazam.net

U.S. foreign travel information
888.407.4747
travel.state.gov

Federal Trade Commission
877.438.4338
ftc.gov/idtheft

Annual Credit Report
877.322.8228
annualcreditreport.com

Credit bureaus

Equifax
Place an alert 800.525.6285
800.685.1111
equifax.com

Experian
888.397.3742
experian.com

Trans Union
800.916.8800
transunion.com

Fraud can happen when you least expect it. Stay alert and be attentive. Contact us for other ways you can be proactive and keep your financial accounts safe.

HOME TRUST
&
SAVINGS BANK

PO Box 150, Osage, Iowa 50461-0150

PH: 641-732-3763

www.hometrustedbank.com

