



IDENTITY PROTECTION

Identity Theft is the most popular and profitable form of consumer fraud. It occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes. While Citizens Bank of Kentucky works to protect your banking privacy, you also play an important role in protecting your information. Here are a few steps you can take to protect your identity:

- Add your phone numbers to the national Do Not Call Registry at donotcall.gov or by calling 1-888-382-1222. Since February 2008, these registered telephone numbers will no longer expire off the list.
- Examine your credit card and financial institution statements immediately upon receipt to determine whether there were any unauthorized transactions. Report any that you find immediately to the financial institution.
- Place a fraud alert every 90 days on your credit file at <https://www.experian.com/fraud/center.html> or by calling 1-888-397-3742. By placing a fraud alert with Experian, you will automatically have alerts placed at Equifax and TransUnion.
- Each year, you are entitled to one free credit report through annualcreditreport.com or by calling 1-877-322-8228.



- Request a copy of your Social Security statements at www.ssa.gov/myaccount to be sure that no one else is using your social security number for employment.

- Opt out of pre-screened credit offers by calling 1-888-567-8688 or at optoutprescreen.com.
- Monitor your accounts by keeping track of transactions on your accounts and logging in to Citizens Bank of Kentucky's Online Banking, where you can view your activity as it is posted.



PHYSICAL SAFEGUARDS

- Do not carry your Social Security card in your wallet.
- Do not have personal information such as your Social Security number and driver's license number printed on your checks.



- Keep your new and cancelled checks in a safe place.
- Do not leave your purse, wallet, checkbook, or any other forms of identification in your car.
- Shred or tear up any documents containing banking or credit information, especially pre-approved credit offers, before you throw them away. To opt out of pre-approved credit card offers, call 1-888-567-8688.
- Keep your PINs and passwords a secret. Do not write them down or share them with anyone.

More information about the different types of fraud, malware and cybersecurity trends is located on our Security page and provides more tips on how to protect yourself online.

Contact us immediately at **(866) 462-BANK (2265)** if you notice any suspicious or unusual activity related to any of your Citizens Bank of Kentucky accounts.