

Steps You Can Take To Minimize Your Risk Of Becoming A Victim Of "Identity Theft"

- 1. Minimize the damage in case your wallet or purse gets stolen.**
 - Don't load your wallet or purse down with extra debit and credit cards
 - Refrain from carrying your Social Security card
 - Carry your passport only if necessary for travel
- 2. Protect your incoming and outgoing mail.**
 - Remove mail from your mail box promptly
 - Have mail held at the Post Office if you are away for a prolonged time
 - Deposit important outgoing mail in the Postal Service's blue collection boxes
- 3. Protect your Social Security Number, credit card numbers, account passwords and other personal information.**
 - Do not have your Social Security Number or driver's license number printed on your checks
 - Memorize your ATM personal identification numbers (PINs); never write them on the back of your cards
 - Exercise due care in destroying records containing your personal information
 - When creating passwords, use a combination of alpha, numeric and other special characters
- 4. Keep a list of your credit and other bank accounts in a safe place --include account numbers, expiration dates, and telephone numbers of the customer service and fraud departments.**
- 5. Review your account statements and credit card bills in a timely manner.**
 - Contact your financial service provider immediately if you believe there is an error on your statement
- 6. Order your credit reports from each of the three credit bureaus at least once a year and review them for accuracy. Visit the website at:**
 - www.annualcreditreport.com
- 7. Refrain from giving out personal information (credit card numbers, driver's license numbers, etc.) over the phone or in other situations unless you initiated the contact and know with whom you are dealing.**
- 8. Be very careful when ordering something over the Internet. Make sure the server is secure and you are familiar with the vendor. Never divulge your Personal Identification Number (PIN) based on a request from someone over the Internet, in person or in writing.**
- 9. Consider having your name and address deleted from marketing lists by contacting:**
 - Federal Trade Commission (FTC) National Do Not Call Registry:
 - Online at: www.DONOTCALL.GOV
 - By Calling: 1-888-382-1222 (TTY 1-866-290-4236)
 - Direct Marketing Association's:
 - Mail Preference Service
Direct Marketing Association
P.O. Box 643 Carmel, NY 10512
 - E-mail Preference Service
Register online at: www.dmchoice.org
- 10. Consider opting out of Preapproved/Prescreened Credit offers by contacting:**
 - OptOutPrescreen.com
 - Online at: www.optoutprescreen.com
 - By Calling: 1-888-567-8688 (TTY 1-800-821-9631)
- 11. If you are a New York State resident, the New York State Freeze Law allows you to place a "freeze" on your credit reports. This blocks your credit report from being accessed without your permission. For more information you should contact the New York State Consumer Protection Board at:**
 - Consumer Assistance Hotline - (toll free) 1-800-697-1220, or locally at 518-474-8583
 - Online at www.nysconsumer.gov
- 12. If you think you are a victim of "Identity Theft" or if you notice something suspicious, you should contact the following:**
 - Federal Trade Commission: (toll-free)
 - Consumer Response Center - 1-877-FTC-HELP (382-4357) (TTY 1-866-653-4261)
 - ID Theft Hotline - 1-877-438-4338
 - Credit Bureau Fraud Assistance Services: (toll-free)
 - Equifax - 1-800-525-6285
 - Experian - 1-888-397-3742
 - Trans Union - 1-800-680-7289
 - Saratoga National Bank - (toll-free) 1-800-762-6155, or locally at 518-583-3114 or our other offices on the reverse side
 - Local police and law enforcement offices

