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IDENTITY THEFT A GROWING CONCERN

THOMASVILLE, AL – Identity theft affects more than 11 million Americans. It is a crime that hits victims individually or in masses, and is often not known or recognized immediately. Identity theft is on the rise for the second year running, and is a crime by which an imposter gains access to another’s personal information, such as social security or credit card numbers, and uses them for personal gain. At times this personal information is compromised from a company for later and/or limited use. At other times, personal information can be stolen in such unimaginable ways as from a plastic hotel room key which has personal information encrypted in the magnetic strip.

“When someone calls your home asking if you have just placed an order for a \$1700 diamond necklace using a credit card baring your name and number, you know that something has gone wrong.” Mel Ann Sullivan, First United Security Bank’s Marketing and Communications Director, said. “I have been a victim of identity theft, and was totally helpless to track down the individual or know what other damage this criminal was doing with my personal information. We usually get involved in helping research a case of identity theft, because it may involve fraudulent activity on a customer’s checking account.”

“When someone fears that this has occurred, we find that their bank is the first place they will come,” “Until now, we have been able to provide limited help.” The following tips can help consumers safeguard their identity:

1. Remove your name from pre-screened credit offers at www.optoutprescreen.com or call 1-888-567-8688.

2. Add your telephone number(s) to the National Do Not Call Registry at www.donotcall.gov or call 1-888-382-1222.
3. Remove your name from individual Direct Mail Association mailing lists at www.dmachoice.org.
4. Place an alert on your credit file if you believe you may be a victim of identity theft. Call 1-800-525-6285 or visit www.fraudalerts.equifax.com.
5. Request your free credit report through www.annualcreditreport.com or call 1-877-322-8228.
6. In addition to contacting credit bureaus, request a credit report and place a fraud alert at www.innovis.com. Click on the Personal Services Tab to get a credit report and place an alert on your file.
7. Check your Social Security Statement of earnings and benefits each year to make sure no one is using your Social Security number for employment. Visit www.sss.gov/mystatement to request a copy.
8. Avoid carrying Social Security cards, birth certificates, passports and extra cards. If you carry a health care card and your Social Security number is used as your ID number, ask if it can be changed.
9. Avoid using unsecured mailboxes. Promptly remove mail from your mailbox. Deposit outgoing mail containing personal information at your local post office. If you can't pick up your mail contact the U.S. Postal Service at 1-800-275-8777 or www.usps.gov to request a vacation hold.
10. Shred documents with personal identification or information on them before throwing them away.

First United Security Bank now includes identity theft protection as a feature on all consumer checking accounts. The identity protection feature includes debit & credit card

registration, a theft recovery kit, toll-free access to a dedicated consumer fraud specialist and up to \$5,000 identity fraud reimbursement coverage.

According to Brent Smith, Vice President with EconoCheck, the bank's service to the customer through the provider includes coverage on the entire household (including minors) of the primary account owner. "Because this is protection of your entire identity, it also includes coverage for theft of a social security number and even accounts at other financial institutions or companies."

Established in 1952, First United Security Bank serves its customers through its 19 offices in Brent, Butler, Calera, Centreville, Coffeerville, Columbiana, Fulton, Gilbertown, Grove Hill, Harpersville, Jackson, McCalla, Thomasville, Tuscaloosa and Woodstock. The bank holds more than \$677 million in assets, is a member of the Federal Deposit Insurance Corporation and is an Equal Housing Lender. For more information, visit the bank's website at:

www.firstusbank.com. Blog address: <http://firstusbank-usbi.blogspot.com/>. Or write to: First United Security Bank, P.O. Box 249, Thomasville, AL 36784.