Golden Valley BANK

8 Tips to Protect Your Identity

- **Don't share your secrets.** Don't provide your Social Security number or account information to anyone who contacts you online or over the phone. Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites.
- **Shred sensitive papers.** Shred receipts, banks statements and unused credit card offers before throwing them away.
- **Keep an eye out for missing mail.** Fraudsters look for monthly bank or credit card statements or other mail containing your financial information. Consider enrolling in eStatements to reduce the likelihood of paper statements being stolen. By opting in for an electronic version of your account statements, you reduce the potential for mail fraud and theft. Log into online banking and select the "Profile" link to sign up.
- **Use online banking to protect yourself.** Monitor your financial accounts regularly for fraudulent transactions. Sign up for eAlerts for certain types of transactions, such as balance notifications or transactions of more than $500.
- **Monitor your credit report.** Order a free copy of your credit report every four months from one of the three credit reporting agencies at annualcreditreport.com.
- **Protect your computer.** Make sure the virus protection software on your computer is active and up to date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure.
- **Protect your mobile device.** Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen. Use caution when downloading apps, as they may contain malware and avoid opening links and attachments – especially for senders you don't know.

Report any suspected fraud to Golden Valley Bank immediately.

If you have questions, call us at **(530) 894-1000** or email **eBanking@goldenvalley.bank**