



Identity Theft

Identity Theft and fraud are serious concerns and Gulf Coast Bank and Trust wants to provide you with information to protect yourself. Identity Theft occurs when an imposter obtains personal information such as social security number or driver's license number, in order to impersonate someone else for their personal gain. Once this information is obtained, the imposter will use this to run up debt or possibly provide false identification to police.

Prevention

Gulf Coast Bank and Trust has taken many precautions to safe guard your personal information. There are ways that you can protect yourself and manage the risk of becoming a victim of Identity Theft. Below are a few suggestions:

- Change your passwords often and don't write them down in an accessible place.
- Reduce the amount of paper in your mailbox by signing up for online statements.
- Choose passwords that are hard for someone to guess.
- Never give your user name or password to anyone.
- Install security features on your computer such as an anti-virus and spyware software.
- Do not open emails or attachments from anyone you do not know.
- Never use your social security number, driver's license number or account number on an internet site that is not secure.
- Properly destroy all documents with personal information.
- Store personal information in a secure place.
- Never print your Social Security number or driver's license number on your checks.
- Destroy unsolicited credit applications.
- If you notice any fraudulent activity on your account, notify the appropriate parties immediately.

Detecting Fraud

Reviewing your accounts regularly and receiving your credit report annually will help you detect fraud if it does happen to you. The more aware you are of the signs the sooner you can head it off if it does occur. Below are a few tips to be aware of to help you detect if Identity Theft or fraud has occurred.

- New accounts appear on your credit report that you did not open or apply for.
- You notice unexpected charges on your account that were not made by you.
- You are not receiving your regular bills. Someone may have filled a change of address to divert your mail to their address to obtain your personal information.
- You receive a credit card that you did not apply for.
- You begin to receive calls or notices from collectors for merchandise or services that you did not purchase.
- You are denied credit or less than favorable terms for no explainable reason.

If you are a victim of identity theft or account fraud

Notify Gulf Coast Bank and Trust immediately if you suspect your bank account information has been compromised. You should also contact the three major credit bureaus below to place a fraud alert on your credit file. This will alert creditors to call you before opening any more accounts in your name.

- Equifax – 1-800-525-6285
- Experian – 1-888-397-3742
- TransUnion – 1-800-680-7289