

# The Bank of Charlotte County

P.O. Box 336, Phenix, Virginia 23959 • 434-542-5111



Dear Customer:

This letter is to help you prevent fraud and identity theft and provide resources if you are a victim. Please read this letter carefully and take the steps outlined below:

- A. When ordering your checks, please do the following:
  - a. Place only your first initial and entire last name, no one will know how you sign your name
  - b. Never place your Social Security Number on your checks
  - c. Always use your Post Office Box address instead of your physical address, if you have a PO Box
  - d. Place your work phone number instead of your home phone number on your checks
- B. Please change your password on our telephone banking system. If you stay on the line, you will be prompted to do so. Call 1-866-593-9537.
- C. When paying a credit card bill, never write the entire account number at the bottom of your check. Use only the last four digits; the card company will know the rest of the account number.
- D. Carry photocopies of your passport when traveling.
- E. Place the entire contents of your wallet on a copy machine (front and back) so you will know all of the contents, including account numbers and phone numbers to call and cancel should your wallet or purse be stolen.
- F. If you are the victim of identity theft, you should do the following immediately:
  - a. File a police report in the jurisdiction that the crime was committed
  - b. Call all three national credit bureaus to place an initial fraud alert on your credit reports. The initial fraud alert will remain on your credit report for a period of 90 days.
    - \* Equifax 1-800-685-1111
    - \* Experian 1-888-397-3742
    - \* Trans Union 1-800-888-4213
  - c. Close the accounts you believe will be affected by the theft. We will close your accounts with our Bank at your request and open a new account for you. You will be given a different account number and any automatic payment services will need to be given the new account number.
- G. If you are a victim of a cybercrime, file a complaint or report with the Internet Crime Complaint Center (IC3) by visiting [www.ic3.gov](http://www.ic3.gov).
- H. Additional phone numbers that may be helpful
  - a. Social Security Administration Fraud Line (if you receive social security benefits)  
1-800-269-0271
  - b. Federal Trade Commission  
1-877-FTC-HELP  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

I hope this information is helpful to you. If you have any questions, please feel free to call the Bank at any time, (434) 542-5111.



# HOW TO PREVENT CHECK FRAUD

The United States Postal Inspection Service is the federal law enforcement branch of the United States Postal Service®. Postal inspectors are federal agents charged with enforcing over 200 federal statutes that protect the Postal Service, its employees, and the U.S. Mail™ from illegal and or dangerous use.



**18 U.S. CODE § 1344 BANK FRAUD:** Shall be fined not more than \$1,000,000 or imprisoned not more than 30 years.

## PROTECT YOUR MAIL FROM MAIL THEFT AND CHECK FRAUD:



Get your mail promptly after delivery. Don't leave it in your mailbox overnight.



Contact the sender if you don't receive mail that you're expecting.



If you're heading out of town, ask the post office to hold your mail until you return.



Consider buying security envelopes to conceal the contents of your mail.



Sign up for informed delivery at USPS.com. It sends you daily email notifications of incoming mail and packages.

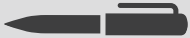


Use the letter slots inside your Post Office to send mail.





## HOW TO PROTECT YOUR CHECKS



Use pens with indelible black ink so it is more difficult for a criminal to wash your checks.



Don't leave blank spaces in the payee or amount lines.



Don't write personal details, such as your Social Security number, credit card information, driver's license number or phone number on checks.



Use mobile or online banking to access copies of your checks and ensure they are not altered. While logged in, review your bank activity and statements for errors.



If your bank provides an image of a paid check, review the back of the check to ensure the endorsement information is correct and matches the intended payee, since criminals will sometimes deposit your check unaltered.



Consider using e-check, ACH automatic payments and other electronic and/or mobile payments.



Follow up with payees to make sure that they received your check.

## WHAT TO DO IF YOU'RE A VICTIM?



▪ Report to your local community bank and request copies of all fraudulent checks. Your community bank is your ally in helping you avoid or recover from check fraud.



▪ If mailed, provide details (How, When, Where). These details matter to help **us** determine the point of compromise in the mail stream.



▪ Provide law enforcement with copies of checks and details about Bank of First Deposit (BOFD) for all stolen/ altered and counterfeit checks.

