



## UH OH. NOW WHAT?

If you notice something doesn't seem quite right, or you know your card (or worse, your identity) has been stolen,

first things first – call us at 877-963-2100 and let us know. You'll also want to:




- Alert one of the three credit bureaus – Equifax, Experian, TransUnion
- Continue to monitor your credit report for unauthorized activity
- Report the crime to your local police department
- File a complaint with the Federal Trade Commission (FTC) through the Internet at [www.idtheft.gov](http://www.idtheft.gov), or by calling 1-877-IDTHEFT
- Visit our website [randolphsavings.com/protect-yourself](http://randolphsavings.com/protect-yourself) for helpful sample worksheets and templates, as well as lots of other useful information to better protect yourself against fraud

### QUESTIONS?

Call us at 877-963-2100 or visit us online at [randolphsavings.com](http://randolphsavings.com).

# RANDOLPH SAVINGS BANK

### We're always open online!

-  [randolphsavings.com](http://randolphsavings.com)
-  [facebook.com/randolphsavingsbank](https://facebook.com/randolphsavingsbank)
-  [twitter.com/randolphsavings](https://twitter.com/randolphsavings)

### Call Center & Live Chat Hours

Mon–Fri	7:00AM–7:00PM
Sat	8:00AM–2:00PM

### Drive-Up Hours

Mon–Wed	7:30AM–5:00PM
Thur–Fri	7:30AM–6:00PM
Sat	8:30AM–1:00PM

### Lobby Hours

Mon–Wed	8:30AM–4:00PM
Thur–Fri	8:30AM–6:00PM
Sat	8:30AM–1:00PM



# DEFEND YOURSELF

What you need to know about ID theft and fraud

# RANDOLPH SAVINGS BANK

Member FDIC Member DIF  
877-963-2100 [randolphsavings.com](http://randolphsavings.com)

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## THEY'RE GETTING SMARTER.

The hackers. They are. Scheming fraudsters are coming up with new, malicious ways to manipulate and steal your money, your identity, and your peace of mind.

Spammers have a way of looking and sounding legit. Sometimes it's hard to see through the façade – whether by phone, email, text or malicious websites – they've got ways to use your personal information for their own financial gain. Be cautious and safe and prevent damage to your finances and your credit.

## YOU'RE PROBABLY NEVER GOING TO WIN SOME OTHER COUNTRY'S LOTTERY

If it sounds too good to be true, it probably is. By using good judgment and a healthy dose of caution, you can better protect yourself, your finances, and your identity.

When in doubt, hang up the phone or delete the email. Using a phone number you already have, contact the provider directly to confirm if the communication was sent by them. If ever you're unsure if a communication came from Randolph Savings Bank, please call us! We'll be happy to help!

## A FEW TIPS

- » **Never provide personal information** – your Social Security number, account numbers, passwords – in response to an unsolicited request, whether it's over the phone or email. If you didn't initiate the communication – don't provide the information!
- » **Check your account statements regularly.** Is everything correct? Regular review makes it easier to spot suspicious activity. Are you missing a statement? If your statement is late or doesn't arrive at all, contact the financial institution.
- » **Think before you click.** If you believe an email is fraudulent, never click on the links contained within – they could contain viruses that could contaminate your computer.
- » **Shred – don't toss!** – bank statements, credit card bills, or other documents containing sensitive information.
- » **Be mindful when receiving checks** from people or entities you don't know. Never accept a check or money order that requires you deposit the check then wire a portion to a third party - that is almost always a scam.
- » **Password protect your cell phone** - especially if you store credit card or account information on your phone. If your phone is lost or stolen, call your card provider immediately to let them know.
- » **Use strong passwords** that contain a combination of upper and lower case letters, numerals, and symbols
- » **Keep your computer and its anti-virus programs up to date** to better protect you against malicious activity
- » **If your debit or credit card is lost or stolen**, be sure to contact us immediately at 877-963-2100.

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