

Don't Be A Victim Of Identity Theft



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

Identity theft happens when someone steals your personal information and uses it without your permission. These thieves use this stolen information to, in your name, apply for credit cards, loans, or open new bank accounts to use for nefarious purposes. Fraudsters may even receive medical treatment using your health insurance! These are serious crimes that can wreak havoc with your finances, credit history, and reputation — and can take time, money, and patience to resolve.

- S Shred** any document that has your personal information on it.
- C Check** your financial information regularly, and look for what should or shouldn't be there.
- A Ask** periodically for a copy of your credit report.
- M Maintain** careful records of your banking and financial accounts.

If you think you've become a victim of identity theft or fraud, act immediately to minimize the damage to your personal funds and financial accounts you should...

Contact a credit reporting company:

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

and contact our Personal Banking Department at 315-797-2700 ext. 264. We are committed to helping our customers affected by identity theft reduce the time and effort it takes to restore their financial identity.

For additional information, visit www.ftc.gov.



Bank of Utica — *In a league all our own*®

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707

