***NOTICE****: The following has been provided by WBA committee and section volunteers for use by member banks.
It should be reviewed and revised as appropriate to the user-bank’s own policies, procedures, and practices.*

**ID Theft Training**

In Michigan, the Attorney General's office put on a program to teach senior citizens about common scams and identity theft. The state’s AG office reinforced to consumers the key prevention step to reducing fraud is to restrict who they give personal information to and why. They also provided ten key steps consumers can take to protect themselves. The ten steps, most of which will help all of us, are as follows:

1. Be cautious with your mail. Promptly remove incoming mail from your mail box. Secure outgoing mail. Shred mail that has personal information, such as bank account or credit card information.
2. Read your credit card statement to make sure there are no unauthorized charges. "Ladies and gentleman, no longer today can we just look at the balance and pay it. We have got to look at that itemized statement."
3. Check your credit report three times a year to make sure no one has opened lines of credit under your name. To request a free credit report, call (877) 322-8228 or go to the AnnualCreditReport.com website.
4. If asked for your Social Security number at the doctor's office or pharmacy, write it down on a piece of paper so someone else doesn't overhear you. Take back the paper and destroy it.
5. Carry only documents that you need when traveling. If you have a passport, don't take your Social Security card. If you're using only one credit card, don't take the others with you.
6. Photocopy all important records in your wallet so you remember to cancel all accounts if your wallet is lost.
7. If you're going to a physician who already has your Medicare card, take a photocopy of the card with you and black out some of the numbers so you can present that at the front desk if asked.
8. Reduce telemarketing calls by signing up for the federal do-not-call registry at (888) 382-1222 or the website for the Do Not Call Registry.
9. Reduce junk mail by going to the DMAchoice.org website.
10. Eliminate pre-approved credit card offers by calling (888) 567-8688 or visiting the website for opting out of pre-approved credit card mail at <https://www.optoutprescreen.com/>.