

# Let's protect your credit.

78 percent of companies were targets of payments fraud last year. Are you doing everything you can to protect your information in case of a data breach?

Here are some easy steps to help protect yourself from credit fraud:

**STEP 1** **Check your credit reports from credit reporting companies like Experian, TransUnion and Innovis.** You can request a free copy once every 12 months. Your credit report might contain the first clues that you are a fraud victim, and regular reviews will help you discover and stop fraud quickly.

**STEP 2** **Regularly monitor your bank statements and credit card accounts for suspicious activity.**

**STEP 3** **Review your Social Security Earnings and Benefits Statement annually.** Check for fraud by calling 1-800-772-1213 or visiting [www.ssa.gov](http://www.ssa.gov).

**STEP 4** **Sign up for electronic statements to reduce your risk of mail fraud.**

**STEP 5** **Utilize our phone identification system to verify transactions.** Verify things like recent deposits to and withdrawals from your account by calling 1-800-264-7161.

**STEP 6** **File your taxes early.** Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond immediately to letters from the IRS.

**STEP 7** **Never leave receipts at bank machines, bank counters, trash receptacles or unattended gas pumps.** Shred all documents (credit card statements, bills, credit card receipts, tax returns, unused checks, cancelled checks and credit reports) that contain sensitive information. Enterprise Bank & Trust regularly offers shredding events at no cost to the public – ask your banker about the next event.

**STEP 8** **Consider placing a credit freeze on your files.** A credit freeze makes it difficult for a fraudster to open a new account in your name or make charges to your existing accounts. You will need to contact all four credit bureaus – issuing one freeze will not automatically update the others.

- **Experian** 1-888-397-3742  
[www.experian.com.freeze/center.html](http://www.experian.com.freeze/center.html)
- **TransUnion** 1-888-909-8872  
[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)
- **Innovis** 1-800-540-2505  
[www.innovis.com/personal/securityFreeze](http://www.innovis.com/personal/securityFreeze)

*Remember to discuss charges associated with freezing and unfreezing.*

**STEP 9** **If you decide against a credit freeze, consider a fraud alert.** This warns creditors that you may be an identity theft victim. They will verify the identity of anyone seeking credit in your name.

For more information  
on how to protect yourself  
after a data breach, visit  
[identitytheft.gov/databreach](http://identitytheft.gov/databreach).

\* Reported by the AFP Payments and Fraud Control Survey