



OKLAHOMA
BANKERS
ASSOCIATION

NEWS RELEASE

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**** This is the third of four releases about cyber security. Releases will be distributed on Tuesdays in October.*

Protect your identity with tips from Oklahoma banks

October is National Cyber Security Awareness Month

OKLAHOMA CITY — According to the Federal Trade Commission, identity theft has topped its list of consumer complains every year for the last 12 years. Identity theft occurs when a criminal obtains and misuses someone's personal information without permission, typically for economic gain. For many victims, it can result in drained bank accounts, poor credit and a damaged reputation.

"Our community banks in Oklahoma recognize the devastating effects identity theft can have on an individual," said Elaine Dodd, OBA vice president – fraud. "Our goal is to work together with Oklahoma banks and their customers to make sure every precaution is taken to safeguard their personal data."

In honor of National Cyber Security Awareness Month, Oklahoma community banks, in partnership with the Oklahoma Bankers Association, offer the following tips to help consumers protect themselves from becoming a victim of identity theft:

- **Don't share your secrets.** Don't provide your Social Security number on account information to anyone who contacts you online or over the phone. Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites;
- **Shred sensitive papers.** Shred receipts, bank statements and unused credit card offers before throwing them away;
- **Keep an eye out for missing mail.** Fraudsters look for monthly bank or credit card statements or other mail containing your financial information. Consider enrolling in online banking to reduce the likelihood of paper statements being stolen. Also, don't mail bills from your own mailbox with the flag up;

- **Use online banking to protect yourself.** Monitor your financial accounts regularly for fraudulent transaction. Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500;
- **Monitor your credit report.** Order a free copy of your credit report every four months from one of the three credit reporting agencies at www.annualcreditreport.com;
- **Protect your computer.** Make sure the virus protection software on your computer is active and up-to-date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for an "s" after the "http" to be sure the website is secure;
- **Protect your mobile device.** Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen; and
- **Report any suspected fraud to your bank immediately.**

The OBA conducts more than 70 educational programs and seminars each year, which reach more than 5,000 bankers across the state. The Association represents approximately 230 banks across the state and serves as the primary advocate for the banking industry. It's also heavily involved in fraud training and prevention as well as legal and compliance services and communications for its member banks.

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