



Protect Your Accounts from Fraud

Protect Against Online Fraud

How does Online Identity theft occur?

Perhaps the most common way that Identity theft occurs is by a process called "Phishing." Phishing is a scam in which thieves pretend to be companies or financial institutions. They send spam, imposter emails, or pop-up messages to get you to reveal your personal information.

How do you prevent Online Identity Theft?

- Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- Never click on links sent in unsolicited emails; instead, type in a web address you know.
- Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Update your web browser. Recent updates to web browsers, such as Microsoft Internet Explorer and Mozilla Firefox include built in Phishing protection.

Remember: Citizens Bank will never ask for you to send personal or financial information by, in response to, or via a link in an Email.

Protect Against Debit Card Fraud

- Sign your card as soon as you receive it.
- Memorize your Personal Identification Number (PIN). Never write it on your card. Never give anyone else your PIN — even the bank does not know your PIN.
- Never give your card number over the phone unless you have initiated the call to the vendor, and have confirmed the vendor is reputable. Once you provide your card number, you have authorized the vendor to bill your account.
- Make online purchases from secure websites where you have typed in the website address you know to be correct; beware of links you receive by email.
- Review your statement. Consider enrolling in internet banking so you can review purchases made with your account funds anytime you want. Call us immediately if you see a purchase you did not make.
- Transactions are limited. To limit the potential for substantial fraud, your card has a \$750 daily purchase limit. If you anticipate making a purchase larger than the amount, please call us for a temporary limit change.
- Foreign transactions are restricted. A large portion of debit card fraud originates overseas. If you purchase online from a foreign vendor, plan a trip to a foreign country, or will be living overseas, please contact us. We will be happy to customize access for you.
- Lost or stolen cards? Please contact us immediately. We will close your card, and have a new card reissued to you in a very short time.

