



Identity Theft: Could it Happen to YOU?

*According to the Federal Trade Commission
1 out of every 4 Americans will have their
identity compromised.*

*Identity theft causes over \$56 BILLION in
damages annually.*

**Mountain West Bank wants you to have the information you
need to protect yourself against identity theft.**

What Is Identity Theft?





Identity theft is when someone obtains your personal information, such as name, date of birth, social security number or mother's maiden name to commit fraud or other crimes. Fraud is committed when criminals use your personal information to access bank accounts, obtain loans, make purchases, rent an apartment, or even get a job. While it is not a new concept, identity theft is gaining notoriety as the high-tech crime of choice. The Federal Bureau of Investigation states it is "the fastest growing white-collar crime in America" today.

LET US HELP YOU

www.mtnwestbank.com


How Is Identity Theft Committed?

Skilled identity thieves may use a variety of methods to gain access to your information, including:

- ◆ **DUMPSTER DIVING:** rummaging through trash looking for bills or other paper with your personal information on it. 
- ◆ **SKIMMING:** stealing credit/debit card numbers by using a special storage device when processing your card.
- ◆ **PHISHING:** pretending to be a financial institution or company and sending spam or pop-up messages to get you to reveal your personal information online. 
- ◆ **CHANGING YOUR ADDRESS:** diverting your billing statements to another location by completing a change of address form in your name.
- ◆ **OLD-FASHIONED THEFT:** stealing wallets and purses, mail, (including bank and credit card statements, pre-approved credit offers) and new checks or tax information. They steal personnel records, or bribe employees who have access. 
- ◆ **PRETEXTING:** using false pretenses to obtain your personal information from you through a phone call, for example by taking a survey or selling you a product or service. 

How Do I Protect Myself?

Taking the proper precautions with your information is the best protection. All of us at Mountain West Bank are concerned about your personal information security. We take the preservation of your identity seriously and are suggesting the following easy steps for you to take to make your personal identity even more secure:

- ◆ **Do not carry your social security card with you.** If your purse or wallet is stolen, a thief has easy access to your social security number and signature. Keep your card in your safe deposit box. 
- ◆ **Do not have your social security number or phone number pre-printed on your checks.** Anyone who sees a check will have easy access to that information. If you have either or both of these on your checks, please contact a customer service or new accounts representative and we will gladly have your Mountain West Bank checks re-printed, free of charge, without your social security number or phone number being displayed.
- ◆ **Do not ever give out any of your account numbers (bank account numbers, credit card numbers, etc.) or social security number to anyone unknown to you.** If someone requests that information, you should immediately be suspicious.

Know that a representative of Mountain West Bank, or any other reputable organization, will never call your home or office and request your account numbers or other identifying information. If someone asks you for such information, chances are it is a scam.

- ◆ **Change your personal identification numbers (PIN) often and avoid using easily available num-**

- ◆ Shred documents you are throwing away that have any identifying information on them. Dumpster divers can retrieve a world of information about you from your garbage. Personal shredders for your home are affordable.
- ◆ Pay attention to your statements cycles. If you are not getting your bank or credit card statements – someone else may be getting them!
- ◆ Consider a secured mailbox or receiving and paying bills online instead of by mail. The less personal information in your mailbox, the better. Mountain West Bank offers free internet bill pay service with our deposit accounts.
- ◆ Check your credit report often. You can request free reports annually from each of the three major credit reporting agencies. Visit www.AnnualCreditReport.com or call 1-877-322-8228 to order your free report. You can also request the reports to be mailed to you by writing to: Annual Credit Report Service, P.O. Box 105281, Atlanta, GA 30348-5281. Report unusual, unauthorized, or suspicious activity immediately to the credit reporting agencies.



What Should I Do If My Identity Is Stolen?

Although identity thieves can wreak havoc on your personal finances, there are some things you can do to take control of the situation and Mountain West Bank is prepared to help you. We recommend you take the following steps as soon as possible:

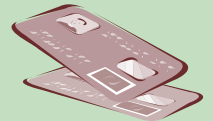
◆ **Contact Mountain West Bank:**

We will provide you with an Identity Theft Repair Kit. In addition, if any accounts you have with us are involved, we can assist you with:



- ◆ closing your accounts and opening new ones
- ◆ replacing credit and ATM/debit cards
- ◆ contacting appropriate law enforcement agencies
- ◆ providing additional information to help address and resolve your situation

situation



◆ **Place Fraud Alerts With The Three Major Credit Reporting Agencies:**

You only need to contact one of these three companies to place your alert; that company will alert the other two:

- ◆ **Equifax** - To report fraud call 1-800-525-6285
- To order your report call 1-800-685-1111
- ◆ **Experian** - To order your report or to report fraud call 1-888-397-3742
- ◆ **TransUnion** - To report fraud call 1-800-680-7289.
- To order your report call 1-800-916-8800

Once the fraud alert is placed, the credit reporting agencies will provide you with a free copy of your credit report - - review it carefully.

◆ **File A Report With Your Local Police & With The Federal Trade Commission (FTC)**

By sharing your identity theft complaint with the appropriate agencies, you will provide important information that helps law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victim complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces. You can file a complaint with the FTC three ways:



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forces.
ways:



- ◆ Online at: www.consumer.gov/idtheft
- ◆ By phone at: 1-877-IDTHEFT (438-4338)
- ◆ By mail to: **Identity Theft Clearinghouse, Federal Trade Commission**
600 Pennsylvania Ave, NW
Washington, DC 20580.

Security Freeze

A security freeze is one of the most effective ways to prevent identity theft. Under SB 116, beginning July 1, 2007, Montanans can put a security freeze on their credit files, which means those files cannot be shared with potential creditors.

A security freeze allows consumers to proactively "lock up" their credit information so no one can access it without their permission. This prevents a thief from falsely using someone else's identity to take out a new mortgage, apply for a credit card or get financing.

The freeze is easily lifted if consumers plan to make a major purchase, open a new credit card or take out a loan. A security freeze will not:

- lower your credit score
- prevent you from getting your own credit report
- stop credit card companies from sending you pre-approved credit offers. To stop most pre-approved credit offers, call 888-5OPTOUT (888-567-8688) or go online to www.optoutprescreen.com. You can choose to opt out for five years or permanently.

Using a Security Freeze

Cost

It costs \$3 to place a security freeze on your credit files with a credit bureau, for a total of \$9 to freeze your files with all three credit bureaus. For a security freeze to be effective for married couples, both spouses have to freeze their separate credit files. The total cost for a couple is \$18.

There is no fee for identity theft victims who have filed a police report of identity theft to freeze their files.

To have a freeze temporarily lifted also costs \$3 per credit bureau. There is no fee to permanently remove a security freeze.

To Request a Security Freeze

Montanans can request a security freeze beginning July 1, 2007. To place a security freeze on your credit files, you must write to each of the three credit bureaus. The letter must:

- Provide identifying information including, at a minimum, your name, address and Social Security number.
- Pay the \$3 security freeze fee by check or credit card, unless you are an identity theft victim. If you are a victim, provide a copy of the police report of identity theft.
- For a security freeze to be effective for married couples, both spouses have to freeze their separate credit files, via separate letters requesting the freeze. The total cost for a couple is \$3 x 3 credit bureaus x 2 people = \$18.
- Send separate letters to each of the three credit bureaus. For married couples, both spouses must request to freeze their credit files via separate request letters:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
(800) 525-6285

TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790
(800) 680-7289

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) EXPERIAN (397-3742)

The credit bureaus must place the freeze on your files within five business days of receiving your written request. If you are a victim of identity theft, they must place the freeze within 24 hours of getting the police report and information confirming your identity.

- Each of the credit bureaus will send you written notice that the freeze is in place within five days of it going into effect. This confirmation will include:
 - a Personal Identification Number (PIN)
 - instructions on how to lift or remove the freeze

To Temporarily Lift a Security Freeze

To open a new credit account, take out a new loan or allow a background check, consumers need to temporarily lift the security freeze on their credit files. It can be lifted for a specific period of time or for a specific creditor.

- Contact each of the credit bureaus by phone and use your Personal Identification Number (PIN).
- Specify whether you want to temporarily lift the freeze for a specific date range or creditor.
- Pay the \$3 lift fee to each credit bureau.

The credit bureaus must lift a freeze no later than three business days after receiving your request.

To Permanently Remove a Security Freeze

You can permanently remove a security freeze at any time by calling the credit bureaus and using your PIN. There is no fee for permanently removing a security freeze.

The credit bureaus must remove the security freeze within three days.

Who Can Still Access a Frozen Credit File?

When a file is protected by a security freeze, a creditor who requests that file will get a message or a code indicating that the file is frozen. However, when you have a security freeze on your credit file, certain entities can still access it.

- Your report can still be released to your existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account.
- Other creditors may also use your information to make offers of credit, unless you [opt out](#) of receiving such offers.
- Government agencies may access your report for collecting child support payments or taxes, or for investigating Medicaid fraud. Government agencies may also access it in response to a court or administrative order, a subpoena or a search warrant.

Fraud Alerts

A fraud alert:

- is a special message that people who suspect they may be identity theft victims can have placed on the report a credit issuer receives when it checks a consumer's credit rating
- tells the credit issuer there may be fraudulent activity on an account
- can help protect consumers against identity theft
- can slow your ability to get new credit, but does not stop you from using existing credit cards or other accounts

A fraud alert is not the same as a security freeze. While a fraud alert may slow down issuing new credit, it does not stop it. A security freeze will stop someone else getting new credit in your name.

Contact Consumer Protection

If you have questions or concerns about using a security freeze, contact the Office of Consumer Protection at (406) 444-4500 or (800) 481-6896.

Armed with the knowledge of how to protect yourself and take action, you can make identity theft much more difficult. You can also help fight identity theft by educating your friends, family, and members of your community.



BRANCH LOCATIONS

Helena - 449-2265

1225 Cedar Street ♦ Great Northern Town Center
2021 North Montana Avenue ♦ 1135 Euclid



Great Falls - 727-2265

12 3rd Street Northwest ♦ 2828 10th Avenue South



Missoula - 542-6222

301 East Broadway ♦ 1821 South Avenue West



Bozeman - 587-5600

1960 North 19th Avenue



Kalispell - 752-2265

444 West Idaho Street



Whitefish - 863-2265

601 Spokane Avenue



www.mtnwestbank.com

Member FDIC

“According to the Federal Trade Commission over 10 million cases of identity theft were reported in 2005 – up from 44 cases reported in 1997.”