

Tips for Avoiding Money and ID-Theft Grinches during this Christmas Season!

There are some simple steps consumers can use to prevent giving the unwanted gift of personal information and money to scammers and identity thieves this holiday season. Here are some helpful tips from the Bank of Monticello:

- **Automate Alerts:** Use all the tools you have to monitor your accounts. Take advantage of online banking. Check your balances and transactions frequently. Make use of any automated alerts available to you for credit cards etc. Call your bank ASAP if something is fishy.
- **Phone security:** Use the password or passcode feature to lock your phone when not in use. Know how to wipe it remotely if it is lost or stolen. Know how to use GPS tracking to locate it if lost or stolen.
- **Give with care:** Be wary of charity scams and other attempts to get your money and information. Make sure you are giving to people and organizations you know. It is never a good idea to give account numbers and personal information over the phone to anyone.
- **E-mail safely:** Don't click on internet links in unsolicited e-mails from people or companies you don't know. Beware of "phishing" e-mails that appear to be legitimate. Real and reputable companies won't use e-mails to ask you to verify passwords or personal account information through a link.
- **Text Messages:** Use caution when replying to text messages from unknown numbers. Bank of Monticello will never attempt to contact you via text message in regards to your debit card or other issues with your deposit accounts.
- **Secure information around the house:** Thieves know you have people coming and going, packages being delivered and mail can stack up. If you're planning an extended trip away from home, be sure to suspend mail deliveries. Also, shred for recycling any documents with personally identifying information rather than simply tossing it in the trash.
- **Online security:** Use secure internet sites that have https in the URL address instead of http for transactions. Be very cautious when using public Wi-Fi sources that may not be secure for transactions or accessing bank or other financial sites.
- **On the go safety:** If you're visiting an ATM, be alert to your surroundings. Make sure the machines have not been tampered with so that someone could sneak a peek at your PIN. If shopping, take minimal identifying information and personal bags such as purses or backpacks that could be swiped. Lock valuables in your trunk and be careful in parking areas.

