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Valley Bank & Trust offers ways to fight identity theft

By Tina Kitt

Identity theft is the fastest growing crime in the nation and Valley Bank and Trust wants to help its customers avoid becoming one of those victims. According to the Federal Trade Commission, more than 9 million people have been victims of identity theft. The crime is on the rise, affecting one out of every 23 Americans annually. But there are ways to make it harder to steal a person's identity. During a luncheon meeting at the Wauneta Senior Center Thursday nearly 100 people from across the area got pointers on how to thwart identity thieves as well as what steps can be taken once someone's personal information has been compromised.

Kolle Baca, director of international sales with Secure Identity Systems based in Tennessee, spent last week giving identity theft presentations across western Nebraska, northeast Colorado and eastern Wyoming including her stop in Wauneta. "Identity theft is just what it says: your identity, name, Social Security number, birth date, address and other facts about you are stolen," said Baca "Once a criminal has this information they can open accounts in your name without your knowledge." While the subject at hand was serious, Baca delivered information and answers in an upbeat, enthusiastic manner that put the crowd at ease, with many asking questions and making comments during the hour-long discussion.

Using a PowerPoint presentation, Baca explained that VB&T, working in conjunction with Secure Identity Systems, is providing measures to protect their customers. "Our job is to make sure no one is using your name in a fraudulent manner," said Baca. Valley Bank and Trust is providing all eligible accounts with complimentary identity theft resolution services and education. Should you ever become a victim of identity theft, you can contact Valley Bank and Trust, Co. and they will contact a resolution advocate at Secure Identity Systems. That advocate will then work to review your case, help you access your credit reports and place fraud alerts.

Also available through VB&T and Secure Identity System is their platinum plan which, for a fee, will monitor a customer's credit cards and other financial and identity related databases and offer resolution services as well as providing expense reimbursement accrued in the process of fighting back in the event identity theft does occur.

Baca also offered effective suggestions to avoid becoming a victim of identity theft, including:

- Reviewing your bank and credit statements each month to make sure all transactions were authorized.
- Use a locked box mailbox to make sure your checks, credit card statements or even credit card offers bearing your name do not fall into the hands of someone with deceptive intentions.
- Shred — using a cross-cut shredder — or burn receipts, bills or mail containing personal information as people will go dumpster diving to find the information.
- Review credit reports annually, which can be requested free of charge by calling (toll free) 877-322-8228.

Baca also advised coming up with security questions that can not be easily answered with public information, recommending strongly against using your mother's maiden name or where you were born. Instead, choose a pet's name or your favorite movie star, suggested Baca.

ABOUT SECURE IDENTITY SYSTEMS

Secure Identity Systems is the leading provider of fully managed, total identity theft protection systems that safeguard financial institutions, businesses, individuals, and households. For more information, visit <http://SecureIdentitySystems.com/>.