

How to Protect Your Privacy

Identity theft is one of the fastest growing white-collar crimes. It occurs when an identity thief gains access to and uses an individual's personal identifying information without his or her knowledge in order to commit fraud or theft. To protect your privacy and minimize your risk of becoming a victim of identity theft you can take the following steps:

Personal Identifying Information

- Protect personal identifying information, such as your date of birth, Social Security number, credit card numbers, bank account numbers, Personal Identification Numbers (PIN's) and passwords.
- Do not give any of your personal identifying information to any person who is not permitted to have access to your accounts.
- Do not give any of your personal identifying information over the telephone, through the mail or online unless you have initiated the contact or know and trust the person or company to whom it is given.

Credit, Debit and ATM Cards

- Carry in your wallet or purse only the credit cards, debit cards or personal information that you actually need.
- Keep a list of all your cards and bank accounts along with the account numbers, expiration dates, credit limits, and the telephone numbers of all customer service or fraud departments of the providers. Store the list in a safe place.
- Cancel cards that you do not use.
- Retain receipts from card transactions.
- Sign new cards as soon as you receive them.
- Report lost or stolen cards immediately.
- Shield the keypad when using ATM's, point-of-sale terminals, or placing credit card calls.
- Store personal information in a safe place and shred or tear up documents you don't need.
- NEVER dispose of ATM/debit card or credit card receipts in public receptacles. Tear them up or shred them at home.

Mail

- Promptly remove mail from your mailbox.
- Upon receipt, carefully review your monthly accounts, credit card statements and utility bills (including cellular telephone bills) for unauthorized charges. If you spot any suspect activity, contact the provider immediately.
- Deposit outgoing mail in a post office collection box, hand it to a postal carrier, or take it to a post office instead of leaving it in your doorway or home mailbox, where it can be stolen.
- California Law prohibits the printing of your Social Security Number (SSN) on any notice or other advice you receive from anyone from whom you receive goods or services (unless it is required by federal law). If you discover that your SSN is being printed on a notice or advice, contact the provider immediately.

Credit Reports

- On a yearly basis, order a copy of your credit report and review it for accuracy.
- Review your credit report for unauthorized purchases, bank accounts and credit cards.

- Examine your credit report for anything suspicious in the section that lists who has received a copy of your credit history.

Bank Account and Credit Card Statements

- Know your billing cycles and watch for any missing mail. Follow-up, immediately, with your financial institution if a bank account or credit card statement does not arrive on time.
- Review your bank account and credit card statements promptly and immediately report any discrepancy or unauthorized transactions.
- When you order new checks, ask when you can expect delivery. If your mailbox is not secure, ask to have the checks mailed to the bank and pick them up there rather than having them delivered to your home or business.

Telephone and Internet Solicitations

- Be suspicious when receiving any offer made by telephone, on a Web site or in an email that sounds too good to be true.
- Always make sure that the person or business making the offer is legitimate before responding to a telephone or Internet offer.
- An unsolicited email that promises some benefit but requests personal identifying information should NOT be responded to.
- If at any time you receive an email requesting personal identity information that appears to be from American Continental Bank, do not respond to the email and contact American Continental Bank immediately at 1-626-363-8988. American Continental Bank never requests a customer's bank card number, account number, Social Security number, Personal Identification Number (PIN) or password through email.

Home Security

- Store extra checks, credit cards, documents that list your Social Security number, and similar items in a safe place.
- Shred all credit card receipts and solicitations, ATM receipts, bank account and credit card statements, canceled checks, and other financial documents before you throw them away.

PIN's and Passwords

- Store passwords in a safe place if you can't memorize them and never take them with you.
- Never write your PIN on the back of your ATM, Debit Card, or Credit Card.
- Frequently change your passwords.
- Use a combination of numbers and letters for passwords, and never use easy-to-guess passwords or any series of consecutive numbers. Avoid selecting PIN's and passwords that will be easy for an identity thief to figure out. (i.e. never use any part of your Social Security Number, birth date, middle name, spouse's name, child's name, pet's name, mother's maiden name, your address, consecutive numbers, or anything a thief could easily deduce or discover.)
- Do not carry PIN's and passwords in your wallet or purse or keep them near your checkbook, credit cards, debit cards or ATM cards.
- You may change the PIN on your American Continental Bank Debit Card at any office of American Continental Bank or by calling 1-626-363-8988.

Wallets and Purses

- Do not carry more checks, credit cards, debit cards, ATM cards and other bank items in your wallet or purse than you really expect to need.
- Do not carry your Social Security number in your wallet or purse.
- Never leave your purse or wallet unattended, even for a minute. (Airport security lines create new challenges. Attempt to minimize the time your purse or wallet is out of sight.)

Miscellaneous

- Use common sense and be suspicious when things do not seem right.
- Be suspicious of any proposed transaction that requires you to send an advance payment or deposit by wire transfer.
- Shred documents containing Social Security Numbers, account numbers, or debit/credit card numbers.
- Choose to do business with companies that are reputable. Of particular concern are those with whom you deal online.
- Never use public computers at libraries, internet cafes etc, to view financial information or to conduct financial transactions.

Call us immediately at 1-626-363-8988 if you believe that you are a victim of identity theft involving one of your American Continental Bank accounts.