



Security Guidance for Fraud and Identity Theft Protection

First State Bank Central Texas is committed to helping you fight fraud and identity theft. Identity theft is a serious crime, occurring when your personal information is stolen without your knowledge and used to commit fraud or other crimes. Identity theft can cost you time and money, destroy your credit and ruin your good name. Skilled identity thieves use a variety of methods to steal your personal information, including:

- Dumpster diving: rummaging through trash looking for bills or other paper containing personal information,
- Skimming: using a special storage device when processing a credit/debit card to steal the number,
- Phishing: receipt of spam or pop-up messages from fictitious financial institutions in an effort to entice you to reveal personal information,
- Fraudulent Address Change: completing a fraudulent 'change of address' in an effort to divert billing statements or other information to a different location,
- 'Old Fashioned' Stealing: theft of a wallet or purse; mail, including bank and credit card statements; preapproved credit card offers; and new checks or tax information. May also involve stealing personal records from employers or bribing employees who have access.

Monitor Your Accounts: You can detect suspicious activity by regularly monitoring your financial accounts and billing statements for any charges that you did not make. Be alert to signs that require your immediate attention such as:

- Bills that do not arrive as expected,
- Receipt of unexpected credit cards or account statements,
- Notification of credit denial for no apparent reason,
- Receipt of a call or letter about a purchase you did not make.

Protect Your Personal Information

- Shred financial documents and paperwork containing personal information before discarding them,
- Protect your Social Security Number. Do not carry your Social Security Card in your wallet or purse or write your Social Security Number on a check. Give out your Social Security Number only when absolutely necessary, or ask to use another identifier,
- Never give out personal information over the telephone, 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, and keep this software current,
- Do not use obvious passwords such as your date of birth, mother's maiden name or the last four digits of your Social Security Number,
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help or are having work done in your house.

Check Your Credit: Your credit report contains information about you, including accounts you have and your bill paying history. Order a copy of your credit report each year. The Fair and Accurate Credit Transactions Act requires each of the three nationwide consumer reporting agencies to provide you with a free copy of your credit report upon request once every 12 months.

Treasury Management Services

In Temple: 2027 South 61st Street, Suite 106, P. O. Box 6136, Temple, TX 76503-6136 254.899.6601 (fax 254.771.1937)

In Austin: 6500 North Mopac Expressway, Suite 1102; Austin, TX 78731 512.241.1289 (fax 512.241.1509)

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Visit www.AnnualCreditReport.com or call 877.322.8228 to order your free credit report.

You may also write to:

Annual Credit Report Service
P. O. Box 105281
Atlanta, Georgia 30348-5281

Report Fraud: Contact First State Bank Central Texas to report account fraud or if you have questions regarding fraud. You should defend against identity theft as soon as you suspect it. Place a 'fraud alert' on your credit reports that requires creditors to follow certain procedures prior to opening new accounts in your name or making changes to existing ones. The three nationwide consumer reporting agencies have toll-free numbers for placing a 'fraud alert':

Equifax: 800.525.6285

Experian: 800.397.3742

TransUnion: 800.680.7289

Placing a 'fraud alert' entitles you to free copies of your credit reports. Look for inquiries from companies you have not contacted, accounts you did not open, or debts on accounts you cannot explain. The following steps should be followed if you notice suspicious activity on your credit report:

- Close all accounts that have been tampered with or established fraudulently,
- Call the security or fraud departments of each company where an account was opened or changed without your authority. Follow up in writing, keeping copies of supporting documents,
- Use the ID Theft Affidavit at www.ftc.gov/idtheft to support your written statement,
- Ask for verification that the disputed account has been closed and fraudulent debts discharged,
- Keep copies of all documents and records of conversations about the theft,
- File a report with law enforcement officials to help you with creditors who may ask for proof of the crime,
- Report the Theft to the Federal Trade Commission. This report assists law enforcement officials across the country in their investigations.

Online: www.ftc.gov/idtheft

Phone: 877.438.4338 or TTY at 866.653.4261

*Mail: Identity Theft Clearinghouse
Federal Trade Commission
Washington, DC 20580*

To learn more about identity theft and obtain additional information on responding to identity theft, please visit www.ftc.gov/idtheft or contact your local First State Bank Central Texas branch.

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