**Macatawa Bank – ADA Compliance**

**Identity Theft Prevention**

* **Introduction**

Visual: A silver I.D. Theft Security Team badge appears in the center of the screen.

Audio: The message you are about to see is true.

Audio: The information provided is to protect the innocent.

Visual: An outline of a man appears on the right side of the screen. An outline of the United States appears at the top left of the screen. The man is pointing at the U.S. outline. His name is Agent Fraud Clause, an ID Theft Detective.

Audio: This is our country.

Audio: The United States of America.

Visual: The number 8 million is written in the U.S. outline. $ signs start to fill up the outline.

Audio: Over 8 million of its citizens will be victims of identity theft this year...

Audio: resulting in the loss of billions of dollars.

Audio: That's when we go to work.

Visual: The outline of the U.S.A. disappears. An outline of a man’s head with a question mark in it appears at the top left of the screen.

Audio: Our job is to help you prevent identity theft.

Visual: A silver I.D. Theft Security Team badge appears in the center of the screen.

Audio: We carry a badge.

Visual: An image of a driver’s license appears on the right side of the screen.

Audio: Identity theft occurs when someone uses your personal information…

Audio: without your knowledge to commit fraud.

Audio: While the terms may sound unfamiliar...

Audio: Phishing, Pharming, Spyware, Dumpster Diving...

Audio: they are actually techniques used by thieves...

Audio: to put your identity...

Audio: and your financial well-being at risk.

Audio: And their attacks grow more frequent and sophisticated every year.

Visual: A silver I.D. Theft Security Team badge appears in the center of the screen.

Audio: Think of us as your Identity Theft Security Team...

Audio: and we're here to help.

Audio: We'll give you the facts about Identity Theft...

Audio: what to watch for...

Audio: and how to avoid being a victim.

Visual: The I.D. Theft Security Team badge moves up to the top of the screen. Five circles appear underneath this. These circles represent the Danger Zones for I.D. Theft. The first circle is for, “Email”. The circle has two envelopes and a gold cursor on the envelopes. The second circle is for, “The Internet”. A picture of the globe and circles around the globe fill this circle. The third circle is for, “Telephone”. The circle has a smart phone in it. The fourth circle is for, “Paying Bills”. Two envelopes with stamps on the front fill this circle. The fifth circle is for, “At Home”. This circle has a house in it.

Audio: Take a few moments to learn about each of the Identity Theft Danger Zones...

Audio: and the simple steps you can take to avoid being a victim.

**Email**

Visual: A grey circle with two envelopes inside it is pictured on screen. There is a gold cursor on the envelopes. The circle disappears. The outline of a man is seen on the right side of the screen. A green arrow and a red arrow appear on the left side of the screen. The green arrow points to the right. The red arrow points to the left. The arrows disappear and a telephone appears.

Audio: Sending and receiving email is as common today as using a home telephone.

Visual: A paper notice appears on the left side of the screen.

Audio: Some emails arrive disguised as official notices.

Visual: A magnifying glass runs over the paper notice.

Audio: They might claim to represent your financial institution...

Audio: a credit card company...

Audio: or maybe another source.

Audio: You never know.

Visual: A fishing hook pokes through the paper notice. The notice hangs from the hook.

Audio: It's a scam called phishing.

Audio: And that's just what the crooks are doing.

Visual: The paper notice turns into a driver’s license.

Audio: Fishing for your personal information.

Audio: The best defense is to learn how these scams work...

Visual: An image of an open safe appears on screen. The outline of the man walks off the screen.

Audio: and how to protect yourself, along with your good name.

Audio: The first step is to learn how to spot phishing...

Audio: and other email scams.

Visual: An image of an email inbox appears on the screen. A confirm information email is opened.

Audio: Always keep in mind that...

Audio: Any email requesting personal information...

Audio: or asking to verify an account...

Audio: is usually a scam...

Audio: even if it looks authentic.

Audio: The message will often threaten a dire consequence...

Audio: if you don't respond immediately...

Audio: such as closing your account.

Audio: And the email may instruct you to click on a link...

Audio: or call a phone number to update your account...

Audio: or even claim a prize.

Visual: A fish hook pokes through the top of the email inbox screen. It now hangs from the fish hook.

Audio: These are clear signs that someone is "Phishing" for your information.

Audio: By following these simple steps...

Visual: A red, “Fraudulent” sign starts blinking on the Confirmation Information email.

Audio: you can protect yourself from most email scams.

Visual: File folders appear on the email screen.

Audio: Never respond to any email asking for confidential information.

Audio: Even if it appears urgent.

Visual: A red, “Fraudulent” sign appears on the Confirmation Information email.

Audio: Chances are it is a fraudulent email.

Visual: The link included in the email is bolded in red.

Audio: Never click on a link from an email.

Visual: A thought bubble stems off of the link. An address bar with the website address is entered.

Audio: Instead, type the known website address into your browser.

Visual: The phone number include in the email is bolded in red.

Audio: Do not call any phone numbers provided in a suspicious email.

Audio: It could be a fake phone number.

Audio: And finally...

Visual: A, “Scanning for Viruses…” tab is pictured in the center of the screen. An orange triangle with a cross in the middle replaces the tab.

Audio: always use anti-virus and anti-spyware software on your computer...

Audio: and keep them up-to-date.

Visual: A computer monitor appears in the center of the screen with the word, “Email” on its screen.

Audio: Remember, email is not a secure form of communication.

Audio: So, feel free to use your email...

Visual: The computer monitor slides to the left and, “Confidential” file folders appear on the right.

Audio: but don't use it to send or receive confidential information.

Audio: And if you follow the four basic steps listed...

Audio: you can protect yourself from most phishing and other email scams.

**Internet**

Visual: A picture of the globe and circles around the globe appear on the screen.

Audio: This is the World Wide Web.

Visual: An outline of a man appears on the right side of the screen. He points at the globe which is enlarged on the left side of the screen.

Audio: It's a big place out there...

Audio: with over 10 billion Websites.

Visual: The globe disappears and two people appear on the screen.

Audio: People use it every day to keep in touch with friends...

Visual: A teal circle with a lowercase i appears below the two people. An outline of city buildings appears on screen as well.

Audio: find information and do business.

Audio: You can find just about anything...

Visual: Crime scene tape appears at the top of the screen.

Audio: including crime.

Audio: Malware, spyware...

Audio: trojans, viruses...

Audio: keystroke loggers.

Audio: These are the tools used by criminals...

Visual: An outline of a man’s head with a question mark in it appears on the left side of the screen.

Audio: and if you're not careful, they can steal your identity.

Audio: There's one thing you need to know.

Visual: A picture of the globe and circles around the globe appear on the screen.

Audio: That's how to use the Web safely.

Audio: Learning how to practice safe surfing is easy.

Audio: Follow these steps to protect your computer from the majority of Internet crime.

Visual: A computers home screen appears. A, “Scanning for Viruses…” tab is opened and a magnifying glass appears on the home screen.

Audio: Make sure you have anti-virus...

Audio: and anti-spyware software installed on your computer.

Audio: Keep them updated...

Audio: and run a full system scan at least weekly.

Visual: An operating system with a disc going into it appears on screen.

Audio: Keep your computer operating system up-to-date...

Visual: A globe with a firewall icon in front of it appear on screen.

Audio: and your firewall turned on.

Visual: An, “Enter Password” tab is on screen.

Audio: Use strong passwords for secure sites.

Audio: These should include eight or more characters with random numbers...

Audio: and change passwords every six months.

Visual: A picture of the globe and circles around the globe appear on the screen. The globe slides to the left and a music icon and a film icon appear as well.

Audio: If you download anything from the Internet such as music...

Visual: A camera icon appears.

Audio: movies, or pictures...

Audio: make sure you do so only from trusted Websites.

Visual: A magnifying glass runs over the music icon which has insects crawling on it.

Audio: Downloads can be infected with spyware attached to the file.

Visual: Icons disappear from screen and the magnifying glass scans across the homepage screen.

Audio: Watch for signs of spyware...

Visual: Several pop up, “Congratulations, Click Here to Claim Your Prize” ads appear on the home screen page.

Audio: this includes frequent pop up ads...

Visual: A blue circle with a question mark inside appears in the center of the screen.

Audio: unexpected icons on your desktop...

Visual: A random error tab pops up in the center of the screen.

Audio: random error messages...

Visual: Several insects appear all over the home page.

Audio: or sluggish computer performance are all signs of infection.

Visual: A clear bar runs across the home page and clears off the insects.

Audio: Run a full system anti-virus and anti-spyware scan...

Audio: to safely remove.

Visual: Several computer monitors appear on screen.

Audio: Be careful when using public computers...

Audio: to perform any type of personal transactions.

Audio: Just logging into a Website...

Audio: may give away passwords and other private information...

Audio: if spyware has been installed on that computer.

Audio: Following these steps will help protect you from identity theft on the internet.

**Telephone**

Visual: A circle with a smart phone inside of it appears on the screen. The circle slides to the left side of the screen and an outline of a man appears on the right side.

Audio: People use telephones every day...

Visual: A house and city buildings appear on the left side of the screen.

Audio: at home, at work...

Visual: A smart phone appears on the left side of the screen.

Audio: or anywhere from their mobile phone.

Visual: The house, the buildings and the phone disappear. A circle with a smart phone inside appears on the left side of the screen.

Audio: But there's something many people don't know.

Visual: Crime scene tape appears across the circle with the smart phone inside.

Audio: Your telephone is one of the most often used sources for criminal activity.

Audio: Here's how it works.

Visual: A smart phone is pictured in the center of the screen. The phone shakes from side-to-side.

Audio: Your phone rings.

Visual: Another smart phone appears on the screen. Thought bubbles appear on both smart phones showing the communication between them.

Audio: The caller claims to be from your financial institution...

Audio: or any other source.

Audio: They begin asking questions about you and your account.

Audio: This could be a telephone scam called vishing.

Visual: An outline of a man’s head with a question mark on it appears in the center of the screen.

Audio: Someone is attempting to steal your identity.

Visual: An outline of the U.S.A. appears. The man’s head is pictured in the center of the U.S.A.

Audio: And it happens to millions of Americans every year.

Audio: Follow these steps to protect yourself...

Audio: from most types of Identity Theft telephone scams.

Visual: An image of a driver’s license appears in the center of the screen.

Audio: Never offer personal or account information over the phone...

Audio: without verifying the caller's identity.

Visual: A smart phone appears in the center of the screen. On the phone’s screen, a blue circle with a question mark inside is visible.

Audio: If you are uncertain of the identity of a caller...

Visual: A red X begins flashing in the blue circle with a question mark in it.

Audio: hang up and initiate the call yourself...

Visual: A green checkmark appears on the phone’s screen.

Audio: using a known phone number.

Visual: A voicemail icon appears in the center of the screen.

Audio: Do not call any phone number received in a voice message...

Audio: or email asking for personal information.

Visual: An image of an answering machine system appears in the center of the screen.

Audio: It could lead you to a phony answering system.

Audio: As a general guideline...

Audio: be highly suspicious anytime you are requested to provide personal information...

Audio: over the phone.

**Payments**

Visual: A circle with two stamped envelopes in the middle of it appears on screen. A blue analog clock appears on the left side of the screen. An outline of a man appears on the right side of the screen.

Audio: It was 4:30 on a Saturday afternoon...

Visual: A blue rectangle with the weather information in it appears on the left side of the screen.

Audio: the weather outside was clear and mild.

Visual: A stack of brown file folders appears on the left side of the screen.

Audio: My partner and I were responding to a 459ID...

Audio: another case of stolen identity.

Audio: When we arrived at the scene, the evidence was everywhere.

Visual: A blue paper shredder appears on the left side of the screen.

Audio: The home had no paper shredder...

Visual: An open checkbook appears on the left side of the screen.

Audio: A checkbook was laying open on the table.

Visual: Credit Cards stacked on top of each other appear on the left side of the screen.

Audio: And there was a credit card statement in the trash.

Audio: This victim was careless with their personal information.

Audio: You know what gets me?

Audio: This crime could have been prevented.

Audio: Don't make it easy for criminals to steal your identity.

Audio: Here are some common-sense tips...

Audio: to avoid being a victim of payment fraud.

Visual: An open checkbook appears on the right side of the screen.

Audio: Balance your checkbook...

Audio: and verify all account and credit card statements...

Audio: as soon as they arrive.

Visual: Credit cards stacked on top of each other appear on the right side of the screen.

Audio: Keep all checks, credit and debit cards in a safe place.

Visual: A mailbox appears on the right side of the screen.

Audio: Don't leave outgoing checks or paid bills in your mailbox.

Audio: And report lost or stolen items immediately.

Visual: A green rectangle with the PIN number 1234 inside it appears on the right side of the screen.

Audio: Don't write PIN numbers on your credit or debit cards...

Audio: or leave them in your wallet for a thief to find.

Visual: A blue paper shredder appears on the right side of the screen.

Audio: Use a paper shredder to securely dispose of any documents...

Audio: containing personal information.

Visual: A computer monitor appears on the right side of the screen.

Audio: Make online purchases only from trusted sites.

Visual: A blue circle with bbb.org written inside it appears on the right side of the screen.

Audio: If you have questions about a company...

Audio: you can check them out with the Better Business Bureau.

Visual: A computer monitor appears in the center of the screen with the words, “Bill Pay” written on the monitor’s screen.

Audio: Consider paying all your bills electronically...

Audio: with online bill pay service.

Visual: The computer monitor slides over to the left side of the screen. A blue envelope appears on the right side of the screen.

Audio: This method is more secure than mailing paper checks.

Audio: Reducing your risk of identity theft...

Audio: starts with protecting your personal information.

Audio: Always be diligent about protecting your identity.

**Home**

Visual: A circle with a house inside it appears in the center of the screen.

Audio: The information you are about to receive is true.

Visual: Several houses appear on the left side of the screen. An outline of a man appears on the right side of the screen.

Audio: This is the neighborhood.

Audio: It could be anywhere in the country...

Visual: A magnifying glass appears and moves around the block of houses.

Audio: it might even be your own.

Audio: It's a friendly place with helpful neighbors...

Audio: kids playing together...

Visual: Two road signs appear in front of the houses. The first sign has a picnic table on it. The second has a party hat on it.

Audio: there might even be an annual picnic or block party...

Audio: you never know.

Visual: The houses and signs disappear from the screen and a dark outline of a man with a question mark in the center appear on the left side of the screen.

Audio: But not everyone in this neighborhood is helpful.

Audio: Someone could be out there...

Visual: An image of a driver’s license appears on the left side of the screen.

Audio: trying to steal your good name...

Audio: and your identity.

Visual: A grey trashcan appears in the top left corner of the screen.

Audio: And they're doing it by going through your trash...

Visual: A mailbox appears right next to the trashcan.

Audio: and your mailbox.

Visual: A driver’s license appears on the left side of the screen. The driver’s license disappears and a circle with a house inside it appears in its place.

Audio: If you don't protect your personal information around the home...

Audio: you're headed for the Danger Zone.

Audio: I've seen it too many times.

Visual: The screen goes black and a sliver I.D. Theft Security Team badge appears in the center of the screen.

Audio: I carry a badge.

Audio: Follow these steps to protect against identity theft in your home.

Visual: A small blue paper shredder appears in the top left corner of the screen.

Audio: Invest in a personal shredder.

Audio: This is your first line of defense.

Audio: Shred checking and credit card statements...

Audio: cancelled checks...

Audio: pre-approved credit card offers...

Audio: or anything with your personal information on it before disposal.

Visual: A small grey trashcan appears underneath the paper shredder.

Audio: Place garbage out on the morning of pickup...

Audio: rather than the night before.

Audio: This gives dumpster divers less opportunity to go through your trash.

Visual: A blue mailbox appears underneath the trashcan.

Audio: Install a mailbox with a locking mechanism...

Audio: or pick up your mail immediately after it is delivered each day.

Visual: A blue drop box for mail appears underneath the mailbox.

Audio: Change that old habit of placing mail in your mailbox...

Audio: for the carrier to pick up.

Audio: Always place out-going mail in an official, secure mailbox.

Visual: Two blue envelopes stacked on top of each other appear underneath the drop box.

Audio: It's good practice to store your mail...

Audio: bank statements...

Audio: and other papers someplace where they are out of sight...

Audio: and out of reach of anyone...

Audio: who might be in your home.

Visual: The I.D. Theft Security Team badge is at the top of the screen. Five circles appear underneath this. These circles represent the Danger Zones for I.D. Theft. The first circle is for, “Email”. The circle has two envelopes and a gold cursor on the envelopes. The second circle is for, “The Internet”. A picture of the globe and circles around the globe fill this circle. The third circle is for, “Telephone”. The circle has a smart phone in it. The fourth circle is for, “Paying Bills”. Two envelopes with stamps on the front fill this circle. The fifth circle is for, “At Home”. This circle has a house in it.

Audio: By following these steps...

Audio: You are on the right track to protecting your identity.

Audio: Learning about all the identity theft danger zones...

Audio: and the simple steps you can take to avoid being a victim...

Audio: is the best way to protect your good name.