

Don't Become
a Victim



The BANK at BROADMOOR

www.bankatbroadmoor.com

The BANK at BROADMOOR

is committed to the protection of your financial and personal information. These days, however, fraud is prevalent and no one can be assured of being immune.

This brochure contains some helpful tips to help minimize your chances of becoming a victim.

What are the Common Scams and How are They Committed?

1. Identity Theft – Use of your personal information (ie. Social Security, credit card, or bank account numbers) with the intent of committing fraud.
2. Check Fraud – Someone forges your signature on checks after stealing your checkbook from your home, office or mailbox. Counterfeit checks may also be created using a computer and printer.
3. Credit/Debit Card Fraud – Your card information is stolen from a non-bank source and the thief creates a counterfeit card with your card number, but imprints their name on the card.
4. Caller ID Spoofing – An individual telephones you from his number, but the information that comes through your Caller ID box indicates a legitimate source (ie. The Bank at Broadmoor). This is used to make you feel secure that the call is coming from someone you can trust so you will provide personal information.
5. Internet Auction Scam – An individual will seem interested in purchasing something from you on the internet (ie. auction websites). Once you have negotiated details with the “buyer,” he or she will send you a “cashier’s check” for much more than the agreed-on price and ask you to send the difference back to them (or to someone else) via a wire transfer. He or she is attempting to trick you into sending thousands of dollars to them before the bank receives notice that the “cashier’s check” you deposited is fraudulent.

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6. "Phishing" – You will receive an e-mail that appears to be from a legitimate source, but is in fact sent by someone else. They will commonly ask for account number and passwords.
7. Lottery/Sweepstakes Scams – You are contacted by someone stating that you have won the lottery. In order to receive your prize, you must send funds to cover the taxes on the winnings.

How Can You Protect Yourself?

- Carefully review all your bills and account statements. Pay close attention to your statement and billing cycles. If they have not arrived at the correct time of the month, notify the institutions that send them.
- Do not give out your personal information over the telephone, through the mail or over the internet unless you initiated the contact. Make sure you know who you are doing business with over the phone or internet. If you have any doubts, try to verify their legitimacy through independently obtained sources. Beware of a caller trying to verify your 3-digit security number on the back of your credit cards unless you initiated the transaction.
- Do not open or respond to unknown e-mails; use virus detection software. The Bank at Broadmoor will never ask you to provide any personal information via a website. Be wary of promotional, personal information request scams. Keep your browser's padlock or key active.
- Keep a copy of the contents of your wallet in a separate location; this is a good reference in the event that your wallet is stolen. Keep your purse or wallet in a safe place at work. Secure your personal information in your home. Guard your mail and trash from theft. Always shred statements with any personal information on them.
- Keep Social Security numbers, passwords and PIN numbers secure. Change passwords and PIN numbers occasionally. Never allow anyone else to use them.

Become a Victim

- Pay your bills electronically or mail payments from a post office mailbox. Avoid overflowing mailboxes as criminals have been known to reach inside and pull out mail. Do not leave incoming mail in your mailbox for an extended period of time.
- Cancel all unused credit accounts and review your credit report annually.

What to do if You Become a Victim...

- Notify The Bank at Broadmoor immediately to report any suspected fraud at any of the phone numbers listed below or via e-mail at www.bankatbroadmoor.com. The Bank at Broadmoor can close all affected accounts and cancel cards as soon as we are informed in order to protect your credit. In addition, you should contact all creditors, file a report with your local police department, and file a complaint with the Federal Trade Commission (www.ftc.gov) or 1-877-IDTHEFT.
- Contact the fraud departments of the three major credit bureaus to place a “fraud alert” on your reports:
Equifax, www.equifax.com or 1-800-525-6285
Experian, www.experian.com or 1-888-EXPERIAN
Trans Union, www.transunion.com or 1-800-680-7289
- Contact the three major credit bureaus to order a copy of your free credit report (one per year):
Equifax, www.equifax.com or 1-800-685-1111
Experian, www.experian.com or 1-888-EXPERIAN
Trans Union, www.transunion.com or 1-800-888-4213

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