

IDENTITY THEFT

Know how to keep your sensitive information safe.

Our lives and business transactions have been digitized in so many ways that identity theft is a significant problem everywhere. It's impossible to avoid the threat of ID theft, but there are multiple strategies to ensure you're doing the most you can to protect yourself.

- Safeguard Your Info-NEVER share account data
- Monitor Accounts-Review account statements regularly
- Protect Your Computer-Update firewalls and antispyware
- Act Immediately-Contact us if data has been compromised

Protect Your Wallet

- Limit the number of credit cards you own.
- Sign the backs of all credit and debit cards with permanent ink.
- Photocopy wallet contents and store in a safe place in case your wallet is stolen/lost.
- Do not carry your Social Security card with you.
- Do not print your social security number on checks.

Feel Secure

- If suspected fraud is detected, you will receive an email, text or phone alert from the First National Bank Fraud Detection Department
- You do not need to opt-in to receive these alerts; you are automatically enrolled.
- If you receive an alert by phone or email, contact the FNB Fraud detection Department right away at (218)547-1160, or after hours (833)682-4502.
- If you receive an alert via text, please reply YES or NO. Texts are FREE.
- FNB North will never ask for your PIN or Passwords, we may however ask questions to properly identify who we are talking to.
- DO NOT respond to suspicious emails, texts or calls!
- DO contact us if you receive suspicious communications about your accounts.
- Manage your cards in CardHub

Take Steps Elsewhere

- Do not provide personal information on the phone, through mail or online unless you initiate the contact.
- Secure personal information in your home to avoid theft (e.g. a locked, fireproof container).
- Be cautious when responding to promotions. If it sounds too good to be true, it probably is.
- Ask about information security procedures at places that collect your personal information (work, doctor, etc.).
- Regularly update your profile information to ensure your mobile number and email is current within Internet and Mobile Banking.
- Secure your computer and electronic devices. (see ELECTRONIC DEVICE SECURITY)

MY IDENTITY HAS BEEN STOLEN. WHAT SHOULD I DO?

If you are a victim of identity theft, take action immediately to limit the damage and protect your good name:

1. Download this free Notification of Suspected Identity Theft or Fraud (PDF).

It provides step-by-step instructions along with the necessary forms to help restore your identity. You will need Adobe Acrobat Reader to open this PDF document.

2. Contact First National Bank and any related vendors immediately. Close any accounts that may have been tampered with or opened fraudulently.

3. Place a fraud alert on your credit report with one of the three major credit bureaus. Also request to review your credit report for suspicious activity. You can request a free copy of your credit report from each bureau once per year at annualcreditreport.com. Additional copies are available for a fee.

Equifax: 1-888-766-0008

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

4. File a complaint with the Federal Trade Commission at www.ReportFraud.ftc.gov.

5. File a report with the local police.

The information provided is general in nature and may not apply to your spec