

Bank of Commerce will never request your personal information via an unsolicited email or phone call. We will never call you requesting your card number, PIN, expiration date, or 3-digit number. Please report any suspicious requests to: [idtheftinfo@reddingbankofcommerce.com](mailto:idtheftinfo@reddingbankofcommerce.com)

## Avoid Becoming a Victim of Scams Targeting Seniors



DETECT

June 15 marked World Elder Abuse Awareness Day, a day to raise awareness about the vulnerability of the elder population to physical, financial and other types of abuse.

### Follow the following tips to avoid becoming a victim:

- Before having work done to your home, check a contractor's license number online at <http://www.cslb.ca.gov/>, or by calling (800) 321-2752. Always get a written contract, get multiple bids, and never pay more than 10 percent down or \$1,000, whichever is less, upfront.
- Never let strangers, unsolicited "inspectors" or solicitors into your home. Create a barrier between yourself and solicitors with a metal screen door or security door. Before letting inspectors or repairmen in, verify their ID with their employer.
- You will never win the Nigerian or Canadian lottery.
- Get in the habit of discussing transactions or purchases of more than \$1,000 with a trusted family member.
- Don't be pressured into making an immediate decision.
- Register your home and cell phones with the "Do not call" national registry (1-888-382-1222) or [www.donotcall.gov](http://www.donotcall.gov).

## Protecting your Debit Card



DEFEND

Traveling overseas? Call and let us know. Certain countries are blocked because of fraud activity. Let us help you enjoy a smooth, worry free vacation. (800) 421-2575

Lost or Stolen Debit Card? Contact us immediately 24 hours a day at (800) 528-2273.

## Your Risky Mailbox: Your Identity's In the Mail



DETER

The U.S. Postal Service handles more than 207 billion pieces of mail each month. That's 207 billion opportunities for identity thieves to obtain information that can be used to steal people's identities. And those criminals take advantage of as many of those opportunities as they can. Since your mailbox is your greatest point of threat in the real world, knowing how to protect your mail is your first line of defense.

### Here are some safe mail handling practices to follow:

- **Don't leave mail in your box.** Incoming or outgoing mail should never sit in your mailbox for an extended amount of time. For example, when you mail bills out, don't place them in the mailbox as you leave for work in the morning. Instead, drop them at the Post Office. Also don't leave mail sitting in your box after delivery.
- **Use a locking mailbox when possible.** If you must leave mail sitting in your box, consider investing in a locking mailbox. These boxes allow Postal carriers to place mail in the box, but only a person with a key can remove it.
- **Rent a Post Office box.** A Post Office box is the safest way to have your mail delivered, and they're not expensive if you rent one through the Postal Service.
- **Use electronic payments and banking when possible.** Sounds contradictory, doesn't it? You would think that paying your bills online or using your online banking services would put you at greater risk for identity theft, but nothing could be further from the truth. When you're conducting financial transactions online – safely – you're far more protected than when you send checks through the mail that can be stolen, washed, and re-used. If you haven't set up electronic statements and bill pay, now is a good time. (Plus we have a great gift to give you when you switch! (800) 421-2575)