

EASTERN INTEREST

Created Exclusively For The Clients Of Eastern Savings Bank

Protect Yourself Against Identity Fraud

A new wave of crime is spreading throughout the country—a crime that Robert Ellis Smith, a respected privacy author and advocate has termed "an absolute epidemic," and "the fastest growing crime across the country right now." It is a crime that can affect anybody, and it cannot be detected until it is too late.

Identification fraud occurs when someone uses another person's identity to acquire credit, obtain credit cards, steal money from someone's accounts, apply for loans, rent an apartment, file bankruptcy, or even apply for a job. Furthermore, identification fraud is being used to commit additional crimes ranging in severity from traffic infractions to felonies.

Unfortunately, your identity can be stolen without you even knowing that it occurred. All someone needs is your social security number, birth date, address, and phone number—all of which can be obtained from your doctor, lawyer, place of employment, health insurance carrier, or any place that holds your identifying information. In fact, much of the information needed to steal an identity is readily available on the internet or from public documents. Your identity can even be stolen right outside of your home by criminals who "dumpster dive" for your information.

If you throw away papers such as your credit card statements or utility bills without shredding them, you are



throwing your identity in the garbage and offering a criminal the perfect opportunity to swoop in and steal it.

While you cannot live in a bubble to protect yourself from such invasive crimes, you can be more cautious of your actions. Taking simple precautions such as those listed below can minimize the possibility that you will become a victim of identification fraud.

Follow These Helpful Tips:

The best way to deal with identification fraud is to avoid becoming a victim. Some steps you can take to protect yourself include:

- ◆ Deposit all outgoing mail in a designated postal collection box and promptly remove mail from your mailbox after delivery.
- ◆ Shred pre-approved credit applications and all other financial documents before discarding them.
- ◆ Once a year, credit reports can be obtained for free. Take advantage of this. Order and thoroughly review copies of your consumer credit report from each of the three major credit reporting agencies: Equifax, Experian, and Trans Union Corporation.
- ◆ Never give personal identifying information over the telephone or internet unless you initiated the contact.
- ◆ Never carry your social security card with you.
- ◆ Put your work phone number on your checks instead of your home phone number, and if you have a P.O. Box, use that instead of your home address on your checks. Never have your social security number printed on your checks.

In the event that you do become a victim, there are a few things you should remember:

- ◆ Contact the police, the three major reporting agencies, and your bank immediately.
- ◆ Do not change your social security number. Once you receive an alternate SSN, both your new and old numbers will be attached to all of your documents. Creditors and employers may find this suspicious and may question whether you are truly the victim or the impostor.
- ◆ If you have credit cards that have not been tampered with by the imposter, do not cancel them just to be safe. Instead of canceling your unaffected cards, notify each credit grantor of the fraud. You can then set up new passwords and take other precautions to ensure the safety of your existing cards.

Peace Of Mind At Your Fingertips

Picture This...

Your bags are packed, and you are ready to go. Your plan is to rise before the sun on Saturday, load the sleeping children into the mini-van, and be on your way to your winter vacation destination. Suddenly, you realize the mortgage is due on Wednesday, and you haven't paid it yet.

Or This... Every year you escape the snow, rain, and cold to warm, sunny Florida. While the three months you spend there are relaxing and enjoyable, the wise investor in you knows you need to keep tabs on all of your accounts back home.

With a lifestyle that keeps you perpetually busy, it can be very stressful trying to find time to stop by the bank to take care of your financial needs. How will you get it all done? Eastern Savings Bank has the answer.

Since exceptional customer service does not begin or end during "bankers hours," Eastern Savings Bank has made it a goal to provide services that help you in these situations and many others. When you need to see if a check cleared, transfer funds, or check your balance, you can rely on both *EasternEase Online* and **EMMA** to give you the information you need any time.

EasternEase Online

If you have an Eastern Savings Bank checking account and access to an internet-equipped computer, *EasternEase Online* can virtually put the Bank at your doorstep. In addition to obtaining general information about your checking and savings accounts you can also:

- ◆ Pay virtually anyone in the United States including your credit card company, mortgage company, and department store.
- ◆ Schedule bill payments for next week or while you're on vacation.
- ◆ Transfer funds between Eastern Savings Bank accounts and accounts at other financial institutions.
- ◆ Import account information to personal financial management software like Quicken.

With *EasternEase Online* you can do your banking and pay your bills from your home, office, vacation getaway, or just about anywhere in between. You will save time, reduce stress, and maintain better control over your finances.



EMMA

Eastern's **Manage your Money Anytime** system allows you to access your financial information 24 hours a day from any touch-tone telephone. So whether you're at home or out of town on vacation, you are just a phone call away from information that will put your mind at ease. With **EMMA** you can:

- ◆ Check your balance and confirm that a check has cleared.
- ◆ Transfer funds between your Eastern Savings Bank checking and savings accounts.
- ◆ Obtain interest rates.

EMMA is at your service whenever and wherever you are.



Get Started Today

At Eastern Savings Bank we are committed to providing you with the best in banking conveniences. Both *EasternEase Online* and **EMMA** are simple to activate and user-friendly. Best of all, you can try them both completely risk-free!

To try a demonstration of *EasternEase Online*:

- 1) Visit www.easternsavingsbank.com.
- 2) Click on "Online Banking."
- 3) Click on "Test Drive *EasternEase Online*."

To try **EMMA**:

Simply call 410-568-6307 or 1-877-528-7786 if you live outside the Baltimore metropolitan area.

We know you will enjoy the freedom of banking on your schedule with *EasternEase Online* and **EMMA!**

Calendar of Events: January-July 2004

Branch Closings

Martin Luther King Jr. Day.....	Monday, January 19
Presidents' Day.....	Monday, February 16
Memorial Day.....	Saturday, May 29 and Monday, May 31
Independence Day.....	Monday, July 5

Special Events

Valentine's Day Raffle.....	Monday, February 9
Passover Wine Giveaway.....	Week of March 22
Celebrate Spring.....	Week of May 3



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