

Coulee Bank

Protecting Your Money
and Credit with
Security Shield
Protection



Coulee Bank

1516 Losey Boulevard South
La Crosse, WI 54601
(608)784-9550 Fax (608)784-1069

590 Theatre Road
Onalaska, WI 54650
(608)783-6000 Fax (608)783-6602

Bookkeeping (608) 784-9521

24-HOUR COULEE ON CALL:
(608) 784-9116, (608) 784-9117

Banking Hours:

<u>Lobby</u>	
Monday – Thursday	9:00 a.m. – 5:00 p.m.
Friday	9:00 a.m. – 6:00 p.m.
<u>Drive Up</u>	
Monday – Thursday	7:00 a.m. – 6:00 p.m.
Friday	7:00 a.m. – 7:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.
Saturday (Onalaska location)	8:00 a.m. – 1:00 p.m.

www.couleebank.net

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MEMBER
FDIC

DON'T LET THIS HAPPEN TO YOU:

"I had allowed someone to get between me and my grocery cart that resulted in my purse being stolen. I immediately filed a police report at the store and called my husband to bring me my spare key to the car so I could go home.

I called the bank first to put a hold on my accounts. The thief had already emptied them. Next, I called the credit card companies; the thief had already used them in less than two hours of the robbery.

Then the bad check notification started coming and coming and coming. Fifteen of them in all. Then the credit applications that were filled out in my name. Days turned into weeks, and weeks into months. It has now been eight months and I'm still dealing with it."

ID theft victim

IDENTITY THEFT, THE FASTEST RISING CRIME IN THE COUNTRY

Using a variety of methods, criminals steal your identity by using your Social Security number, driver's license numbers, credit card numbers, ATM cards, telephone calling cards, and other pieces of your identity. They use this information to impersonate you, spending as much money as they can in as short a time as possible before moving on to someone else's name and identifying information.

DON'T YOU BE A VICTIM OF IDENTITY THEFT!

- Over 10 million people will be victims of identity theft in the next year.
- 27.3 million people have been victims in the last five years.

PROTECT THOSE CREDIT CARDS!

- 67% of identity theft victims reported that existing credit card accounts were misused.
- 19% reported that checking or savings accounts were misused.
- 4% reported stolen mail was the source of information for identity thief.
- On average, 49% of victims did not know how their information was obtained.

FOR MORE INFORMATION ON IDENTITY THEFT:

Coulee Bank Identity Theft Officer

Phone 608-784-9550

Web: www.couleebank.net

Federal Trade Commission

Phone: (877) IDTHEFT (877-438-4338)

Web: www.consumer.gov/idtheft

U.S. Dept. Of Justice

www.usdoj.gov/criminal/fraud/idtheft.html

Privacy Rights Clearinghouse

Phone: (619) 298-3396

Web: www.privacyrights.org





Protecting you from Identity Theft!

Security Shield Protection is Coulee Bank's commitment to help you safeguard all of your checking, savings and credit card accounts by keeping you on the leading edge of identity theft technology and prevention.

HERE IS OUR THREE STEP SECURITY SHIELD APPROACH:

Step 1. Protection – Place the elective password and ID protection on your checking and saving accounts adding two important layers of security to your Coulee Bank accounts.

Step 2. Prevention – Advanced technology and hometown service shielding your Coulee Bank's credit and debit cards. If your Coulee Bank cards are ever stolen, Coulee Bank's Identity Theft Officer will be able to assist you. Dealing with national credit card companies over the phone is one of the biggest headaches in repairing your credit.

Step 3. Education – Implement our 10 step identity theft action plan to help protect yourself. What you will learn will dramatically reduce your risk of identity theft.

IDENTITY THEFT PROTECTION ACTION PLAN

By being vigilant in all of your financial matters, you are the first line of defense in reducing your chances of becoming a victim.

1. Take advantage of **Security Shield Protection** from Coulee Bank to protect all of your checking, savings, investment, debit and credit card accounts and sign up for our Security Shield update and fraud report to stay on top of current threats.
2. Complete the Security Shield checklist that lists all of your credit cards, bank accounts, and investments with the account numbers, expiration dates and telephone numbers of the customer service and fraud departments in a secure place so you can quickly contact these companies in case your credit cards have been stolen or accounts are being used fraudulently.
3. Close all unused credit card or bank accounts.
4. Order and closely review biannual copies of your credit report from each of the national credit reporting agencies.
5. Only release your personal data to agencies that require it for action that you have initiated. Never give this information to unsolicited telephone callers or over the Internet.
6. Remove your name from mailing lists for pre-approved credit lines.
7. Remove your name from marketers' unsolicited mailing lists.

8. Don't put sensitive information in your mailbox. If you must mail it, consider dropping it off directly at the post office or consider switching to Coulee Bank's Bill Pay to submit and manage your bills.
9. Ensure that your PIN numbers cannot be observed by anyone while you're utilizing an ATM or public telephone.
10. Shred documents containing personal information before discarding.

For more information, contact the Coulee Bank's Identity Theft Officer for the "When Bad Things Happen to Your Good Name" brochure.



IF YOU THINK YOUR IDENTITY HAS BEEN STOLEN, HERE'S WHAT YOU SHOULD DO NOW:

Your first order of business is damage control!!! Be persistent and follow up any conversation with a written letter.

Step 1. For all of your Coulee Bank accounts, immediately call the Coulee Bank Identity Theft Officer and they will be able to hold or close the needed accounts until the damage can be assessed.

Step 2. The Identity Theft Officer will advise you on how to contact the fraud departments of the three major credit bureaus and place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing account.

Step 3. File a report with your local police department. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

Step 4. File your complaint with the Federal Trade Commission (FTC). The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Call them at 1-877-FTC-HELP or www.consumer.gov/idtheft.

The Identity Theft Officer will also be able to help minimize additional damage by providing more information and resources to help you deal with more sophisticated forms of identity theft and fraud.