

## Personal Security Center

A critical aspect of better money management is protecting it. The privacy and security of your personal and account information is extremely important to us. Using some basic security practices, we can work together to fight fraud and help ensure the protection of your personal and private information. Please browse the information below to learn more.

### Internet Identity Theft/ Fraud Prevention

Mechanics Savings Bank will never request customers' personal information by phone, through email or provide links within an email to update information. Beware of Vishing Attempts. Vishing is an attempt to obtain personal information, card information or account information under false pretenses through the use of a telephone. Please note that this is not from us. If you do receive a phone call like this, please call our Customer Service Center at 207-786-5700 with any information you may have.

[Community Bankers Offer Top Ten Safety Tips for Protecting Personal Information.](#) The Independent Community Bankers of America (ICBA) released a list of ten safety tips to help consumers protect personal information and avoid identity theft.

[Federal Trade Commission.](#) This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you Deter, Detect, and Defend against identity theft. While there are no guarantees about avoiding identity theft, there are steps you can take to minimize your risk and minimize the damage if a problem occurs.

[Identity Theft Brochure.](#) The Independent Community Bankers of America (ICBA) offers helpful information about identity theft, how to avoid it, how to know if you are a victim, and what to do if you become a victim.

Identity Theft is one of today's fastest growing crimes. It occurs when someone steals your personal information and identification. Here are some helpful tips to avoid becoming a victim of identity theft:

- Store personal information in a safe place. Shred financial statements, bank checks, credit card offers, and credit applications before discarding them.
- Don't disclose personal information. Never disclose account numbers, social security numbers over the phone or through email.
- Monitor account statements and billing statements. Know your billing cycles and review your monthly statements for authorized charges or withdrawals.
- Obtain and review copies of your credit report. Order your credit report annually and review your file to make certain the information is accurate.

## Credit Bureaus

Below are the three major credit bureaus. Contact any one of them to flag your account if you become an identity theft victim.

- [Equifax](#)
- [TransUnion](#)
- [Experian](#)

## Credit, Debit, and ATM Cards

- Limit the number of credit, debit, and ATM cards that you carry
- Cancel all cards that you do not use
- Sign new cards as soon as you receive them
- Report lost or stolen cards immediately

## E-Mail Scams

Protect yourself from internet and email scams by keeping your private information secure. Mechanics Savings Bank will never request customers' personal information by phone, through email or provide links within an email to update information.

Here are a few ways you can protect yourself from Internet and E-Mail fraud:

- Never click on links in unexpected e-mails that request confidential information.
- Before submitting confidential information through forms, make sure you are using a secure internet connection.
- Make sure you have installed and run updates anti-virus and anti-spyware software. Anti-virus and anti-spyware software will keep your computer safe from malicious software that might have installed itself on your computer.
- Install a firewall, either software or hardware. A firewall is especially important if you are using a broadband internet connection like DSL, cable, or satellite.

[MEAPC \(Maine Anti-Phishing Coalition\)](#). 21 Banks located throughout the state of Maine have joined together to form the Maine Anti-Phishing Coalition (MEAPC). The MEAPC Banks embrace a mission of preventing information theft & fraud through public education and awareness

[Onguard](#). OnGuardOnline.gov provides practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information.

[FDIC Alerts](#). FDIC Consumer News provides practical guidance on how to become a smarter, safer user of financial services. Each issue offers helpful hints, quick tips, and common-sense strategies to protect and stretch your hard-earned dollars.