Protect your personal information

Take care of your personal information

Financial companies put tremendous resources into developing fraud and security protection systems for their customers' information and transactions. It's important for you to use a two-part fraud-protection strategy. First, find a bank that takes aggressive measures to help protect your accounts. Second, take steps to protect yourself.

Tips for protecting your personal information:

- ❑ Be cautious when providing personal data such as your Social Security number and bank account or credit card account information over the telephone, in person or online. Do not give out this information unless you are absolutely sure of the person with whom you are dealing.
- ❑ Carry only necessary identification with you. Do not carry your (or other family members') Social Security card(s). Do not carry passports or birth certificates unless needed that day.
- ❑ Monitor bills and bank statements frequently. Immediately report any suspected fraudulent transactions to the holder of your account.
- ❑ Receive and store as many of your account statements electronically as you can
- ❑ Store cancelled checks, new checks and account statements in a safe place
- ❑ Question suspicious emails. We will never send you an email asking for your Online ID or passcode.
- ❑ Use a digital wallet. A digital wallet stores information about your physical debit and credit cards so you can make purchases at participating merchants. You still get all the rewards, benefits and protections your physical card provides.
- ❑ Install anti-virus and anti-spyware programs on your home computer. Keep these programs updated.
- ❑ Don't write your personal identification number (PIN), Social Security number, driver's license number or credit card account number on checks or on your ATM, credit card or debit card. Stand directly in front of the ATM when entering your PIN.
- ❑ Keep mail secure. Do not mail bills or sensitive information from your home or from unsecured mailboxes. Retrieve and review your mail promptly.
- ❑ Tear up or shred pre-approved credit offers, receipts (including ATM receipts) and other information that could link your name to your account numbers.
- ❑ Check your credit report periodically and be sure all information is up to date and accurate. Have any fraudulent transaction deleted. For a free annual copy of your credit bureau report contact www.annualcreditreport.com or call 877.322.8228.

Ways to spot a fraudulent email, text message or phone call

Recognizing email fraud is not always easy. The criminals who use email and online fraud to try and get your personal, financial or account information are adopting increasingly sophisticated techniques. You should approach unsolicited email containing urgent appeals for security or personal information with great caution. You should always confirm the validity of email messages that appear to come from trusted sources. Bank of America will never ask you to provide your Social Security number, ATM or debit card PIN or any other sensitive information in response to an email. If you receive an email from Bank of America and you're not sure if it's real, don't click on any links in the email.

Don't respond to a text message that requests personal or financial information. Bank of America often sends messages from SMS short numbers for alerts, but we will never ask you for personal or financial information in a text message. Verify any phone number that appears in a text message. If you're in doubt, call the customer service number on the Contact Us page, on your statement or on the back of your credit, debit or ATM card.

Unfortunately, caller ID is not always a reliable way to confirm the identity of the caller: Caller ID can be manipulated to make a call from one number appear to be from another number. Do not share any personal or financial information with anyone unless you are absolutely certain who you're speaking with. If you have any doubt about the legitimacy of the call, hang up immediately and call the customer service number on the Contact Us page, on your statement or on the back of your credit, debit or ATM card.

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