

WHAT IS IDENTITY THEFT?

Identity theft is a serious crime. Identity theft occurs when someone uses your information without your permission. Identity thieves could use:

- Your name and address.
- The numbers of your bank account or credit card.
- Your Social Security or Passport number.
- The numbers in your health insurance account.

Identity theft can occur with the loss or theft of a wallet or wallet, but there are other ways in which identity thieves can obtain your personal information.

- **Impersonation of identity:** It is a method that thieves use to deceive you and make you divulge personal, financial or account information. Posing as respectable companies or organizations, thieves send emails. These false emails ask you to respond or, if not, guide you to fraudulent web pages. Then you are asked to provide personal information: your credit card number, Social Security number, account password, etc.
- **Telephone phishing:** It is another method that thieves use to gather confidential information about you. In this deception, leave a phone message or send a regular mail. In both cases, they ask you to answer by phone. If you do so, you will be encouraged to disclose confidential information.
- **Diving or Search in the Dumpster:** is the way in which thieves acquire records printed of your personal information and / or your account, by intercepting carelessly discarded financial statements, check stubs or other important records. This valuable information can also be obtained secretly from respectable third parties with whom you normally interact, where personal data is often found in hard copy.

CAN I PROTECT MYSELF AGAINST IDENTITY THEFT?

You can lower the risk. Every time you shop at a store:

- Take care of your wallet.
- Take care of your credit or debit card.
- Do not tell others your PIN number.

When you buy online or access Online Banking:

- Use passwords that people cannot guess.
- Buy on secure websites. They have an address that starts with "https".
- **Do not** put personal information on computers located in public spaces, such as the library.
- Watch your surroundings that no one is Trying to look at or copy your credentials.

How can I know if someone stole my identity?

Sometimes, you can know if someone stole your identity.

- **Read your bills** . Do you see any charges for things you did not buy?
- **Review the summary of your bank account** . Is there a withdrawal that you did not do? Is there any unexpected change?
- **Watch your correspondence** . Did a bill stop coming? Or did you start receiving a new bill that you did not know anything about?
- **Get your credit report** . (*If applicable.*) Are there any accounts or other information that you do not recognize?

If you answer yes to any of these questions, someone may have stolen your identity. In case of doubts or questions regarding the Identity Theft Prevention Policy of

Intercam, do not hesitate to contact us at: customer_service@intercam.com.pr or at 787-300-3466 or toll free at 01-800-099-0259.