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International Association of Chiefs of Police and Bank of America Offer Identity Crime Prevention Tips for the Holidays

Prevention Information Part of New Partnership and www.IDSafety.org

Alexandria, Va., and Charlotte, N.C. – The time between Thanksgiving and Christmas is the busiest shopping season of the year—and it's also a busy time of year for identity crime. It may be the season of giving, but not when it comes to sharing personal information. To help consumers enjoy the holiday season, the International Association of Chiefs of Police (IACP) and Bank of America are offering identity crime prevention tips on www.IDSafety.org, the partnership Web site.

"Unfortunately, identity criminals are never on a holiday," said Joseph Carter, Chief of the MBTA Transit Police Department and President of the IACP. "During this busy shopping season, it is more important than ever to protect valuable personal information."

"The holidays are a great time to give yourself the gift of peace of mind," said Mary Riley, Corporate Information Security, Bank of America. "As part of the IACP and Bank of America's partnership to combat identity crime, we want to share our recommendations to make sure everyone's holiday is secure."

The following are the partnership's tips and suggestions to be safe during the holiday season:

- **Secure Your Mail**

  Put a temporary halt on your mail delivery if you travel during the holiday season. When you return, pick deliveries up promptly. You may also want to consider getting a locking mailbox. Unattended mail is a treasure trove of personal information for potential thieves, including checks where the payee name can be replaced, credit card account numbers that can be used for fraudulent charges and other vital documents such as a driver's license renewal form.

- **Pay Attention While Shopping**

  Keep a close eye on cashiers or anyone who handles your check or credit card. Be sure a cashier swipes your card only once—identity criminals sometimes use small devices that look like store equipment to copy your credit information and then use it fraudulently. Get your credit card back promptly, and never let it out of your sight. Don't leave receipts at the checkout counter. Always take charge slips and tear up any carbons.

- **Avoid Charity Scams**

  The Federal Trade Commission (FTC) urges consumers to be cautious of potential charity scams. Fraudsters can take advantage of the holiday season by creating bogus fundraising operations. The "FTC Charity Checklist," available at www.ftc.gov/bcp/conline/pubs/misc/charitycheck.htm, provides precautions consumers can take to ensure that their donations go to legitimate charities.

- **Be Discriminating When Providing Personal Information**

Most card scams involve fraudulent activity based on a person mistakenly giving out confidential information such as a Social Security number, PIN number, account or credit card information. Don't give out this information over the telephone, in person or on the Internet unless you've verified whom you're dealing with. If you're unsure, call a phone number provided independently on your bank or store statement to verify that you're talking with a credible source.

- **Before Shopping on the Internet, Make Sure Your Computer is Protected**

  Download the latest software for virus protection, including automatic upgrades. Install a firewall. Before providing credit card numbers, verify the validity of the site and make sure it is secure. Go to the company Web site directly - do not trust an e-mail link that was sent to you unsolicited. Instead, open a new browser window and type the Web address. Read the company's privacy and security policies.

- **Sign Up for Online Banking**

  Check your accounts online frequently so you can identify fraudulent activity immediately. Sign up for electronic copies of bills and stop the paper versions to prevent account numbers from becoming vulnerable through the mail or trash.

In October, the IACP and Bank of America announced a three-year partnership to help consumers and law enforcement officials better understand and actively respond to identity crime. The first step in the project was the launch of a comprehensive Web site, www.IDSafety.org, designed to help both consumer and law enforcement officials prevent and report identity crime, investigate the perpetrators, and respond effectively to victims. The IACP and Bank of America are currently developing a nationwide strategy aimed at further raising citizen awareness of identity crimes and the steps to prevent being victimized, as well as bolstering law enforcement's expertise in conducting investigations.

Identity crime awareness is the best defense any time of year. For additional identity crime prevention tips and information on the partnership, please visit www.IDSafety.org.

About the Partners:

International Association of Chiefs of Police

Founded in 1893, the International Association of Chiefs of Police is the world's oldest and largest association of law enforcement executives with more than 19,000 members in 93 countries. For more information, visit www.theiacp.org.

Bank of America

Bank of America is one of the world's largest financial institutions, serving individual consumers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk-management products and services. The company provides unmatched convenience in the United States, serving more than 54 million consumer and small business relationships with more than 5,700 retail banking offices, nearly 17,000 ATMs and award-winning online banking with more than 19.8 million active users. Bank of America is the No. 1 overall Small Business Administration (SBA) lender in the United States and the No. 1 SBA lender to minority-owned small businesses. The company serves clients in 175 countries and has relationships with 98 percent of the U.S. Fortune 500 companies and 79 percent of the Global Fortune 500. Bank of America Corporation stock (NYSE: BAC) is listed on the New York Stock Exchange. For more information, visit www.bankofame
www.bankofamerica.com.