

4. For assistance from the FDIC regarding the legitimacy of an institution or the insurance of your deposits, you can call the FDIC's Division of Compliance and Consumer Affairs or send an email through their website. Their website also has an Electronic Deposit Insurance Estimator that can help you determine the amount of your insurance coverage.⁷¹

Note: Only deposits offered by FDIC-insured institutions are protected by the FDIC. Non-deposit investment and insurance products, such as mutual funds, stocks, annuities, and life insurance policies sold online or through the bank itself are not FDIC-insured, are not guaranteed by the bank, and may lose value.

Money Safety

Identity theft: Identity theft occurs when someone uses your personal, sensitive information to either steal from you or pretend to be you. Some forms of identity theft include: using the money in your bank or investment accounts, opening up new lines of credit, using your insurance information, or stealing your tax refund.⁷²

The first step to preventing identity theft is awareness of how and when you use your personal information. By keeping close tabs on your personal information, you can reduce your chances of becoming a victim of identity theft.

Tips to Avoid Identity Theft:

Protect Your Personal Information:

- Memorize your Social Security number and passwords. Do not record your password on papers you carry with you and do not carry your Social Security card or birth certificate with you.
- Do not use your date of birth as your password. Use strong, complex passwords and add an authentication step (such as text message or email verification) to your financial accounts.
- Shred pre-approved credit applications and other financial documents before discarding them.

⁷¹ Federal Deposit Insurance Corporation (FDIC), 2021. <https://www.fdic.gov/>

⁷² Bev O'Shea. "Identity Theft: What It Is, How to Prevent It, Warning Signs and Tips." Aug. 4, 2021. <https://www.nerdwallet.com/article/finance/how-to-prevent-identity-theft>