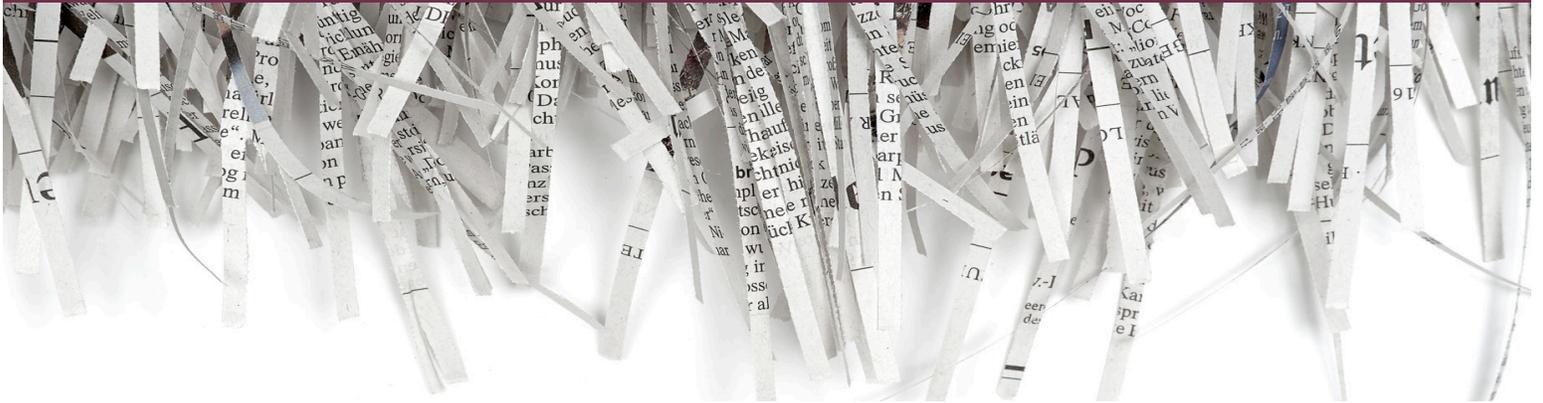




*You can't be the best,
if you're only the same!*

SECURITY UPDATE - SEPTEMBER 2020



Shred those documents!

As we work from home, creating a system to keep both business and personal documents safe is vital. Shredding documents that are no longer needed but have secure information on them is important and can help keep your private information safe and prevent fraud.

In *California vs Greenwood*, the U.S. Supreme Court implied that anyone can go through your trash, stating that the “expectation of privacy in trash left for collection in an area accessible to the public...is unreasonable.”

Identity theft is usually a crime of convenience; thieves will avoid any theft that requires a lot of effort. Properly shredded documents are difficult to piece together and will be an unlikely target for identity thieves. Cross-cut shredding is best so that thieves can't tape the strips back together.

One item most people don't think about shredding is junk mail and the consequences can be dangerous. Most people don't realize it, but junk mail usually has a computer barcode on the front that can sometimes contain personal identifying information. Pre-authorized credit card offers, mail from insurance companies and lenders, and even mail from associations and other membership organizations may have your personal information. You should shred all of your junk mail, including the return envelopes provided.



Where should my documents go?

Store your documents in a secure space, like a safe or another lockable container that is not easily opened.

It's best not to hold on to documents for too long. Only do so for as long as is absolutely necessary, then shred them properly. To help you decide which documents to keep, consider creating a filing system to determine which documents have shorter retention periods and which ones you need to keep for longer.



What else should you shred?

Here is a list of items to get you started:

- Address labels from junk mail and magazines
- ATM receipts
- Bank statements
- Birth certificate copies
- Canceled and voided checks
- Credit and debit card bills, carbon copies, summaries and receipts
- Credit reports and histories
- Documents containing your maiden name (used by credit card companies for security reasons)
- Documents containing names, addresses, phone numbers or email addresses
- Documents relating to investments
- Documents containing passwords or PIN numbers
- Driver's licenses or items with a driver's license number
- Employee pay stubs
- Employment records
- Expired passports and visas
- Unlaminated identification cards (college IDs, state IDs, employee ID badges, military IDs)
- Legal documents
- Investment, stock and property transactions
- Items with a signature (leases, contracts, letters)
- Luggage tags
- Medical and dental records
- Papers with a Social Security number
- Pre-approved credit card applications
- Receipts with checking account numbers
- Report cards
- Resumés or curriculum vitae
- Tax forms
- Transcripts
- Travel itineraries
- Used airline tickets
- Utility bills (telephone, gas, electric, water, cable TV, internet)

Oak Bank will never make unsolicited telephone requests or send emails asking for your personal information, password, or other sensitive data.

If you have any questions, concerns or suspect you've been a victim of a scam, please call 608.441.6000.

➤ For additional security information you can visit [Oak Bank's Security Information](#) on our website.

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