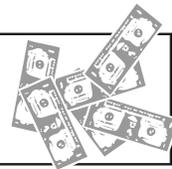


Financial Safety Tips



Preventing Identity Theft

(NAPSA)—You can help keep yourself from being among the increasing number of Americans who become victims of identity theft.

Once thieves obtain your personal financial information, they can fake your identity and wreak havoc on your personal credit records—opening loans, applying for credit cards and even financing mortgage payments—all in your good name.

Your best defense against identity theft is preventing the thieves from getting your personal information in the first place. Payment leader MasterCard International recommends taking the following precautions to help you guard yourself against identity theft:

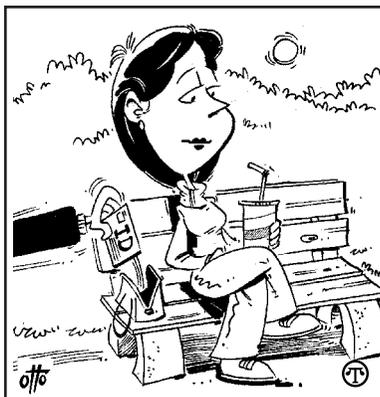
- Never leave your purse or wallet unattended—keep your personal data and information guarded at all times.

- Sign your credit and debit cards in permanent ink as soon as you receive them.

- Call your card issuer if a new or reissued card does not arrive when expected.

- Don't carry your Social Security card, birth certificate, or passport in your wallet or purse unless it's absolutely necessary. Cancel any inactive payment card accounts.

- Never throw away receipts in a public trash container. When disposing of receipts or old statements, be sure to destroy the areas where the account number



is visible. In general, you should keep all your receipts in a safe place to refer to if you suspect suspicious activity.

- Check your statements frequently and carefully. Be sure you are familiar with all account activity on the statement. If you find an unauthorized or questionable transaction, call the appropriate organizations immediately.

- Do not write your credit or debit card account number on a check, or use it for identification when paying by other means.

- If your Social Security card or driver's license is missing, contact the appropriate agency immediately.

- Never give any payment card, bank, or Social Security information to anyone by telephone, even if you made the call, unless you can positively verify that the call is legitimate and there is a true need for the information.

- Keep a list of all your credit

accounts and bank accounts in a secure place so you can quickly call the issuers to inform them about missing or stolen cards. Include account numbers, expiration dates, and telephone numbers of customer service and fraud departments.

- Make a note of when your financial statements arrive each month. If your statements stop arriving, contact your bank immediately.

- Obtain a copy of your credit report once a year from one of the three national credit bureaus. You are entitled to a free copy of your report if you are denied credit. Otherwise, most credit bureaus will charge a small fee. If the report data is incorrect, write the credit bureau immediately and keep a copy of your letter.

If you suspect that you've become victim to identity theft, you should immediately call your financial institutions, the Social Security administration and the three credit bureaus, which will place a "Fraud Alert" on your file. You can reach the bureaus at the following numbers:

- Equifax, call (800)-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374-0241

- Experian, call (888)-397-3742 and write: P.O. Box 949, Allen, TX 75013-0949

- TransUnion (800)-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834.