



Your Finances

New Weapons In The Battle Against Identity Theft

(NAPSA)—The most valuable thing in your wallet may not be your cash and credit cards. It could be your name. Armed with a name and address, identity thieves can apply for loans, make purchases and even steal government aid.

It's happened to one out of five Americans, with an estimated 88 million Americans having been put at risk of identity theft from databases since early 2005, according to the Privacy Rights Clearinghouse, a nonprofit advocacy group.

In an effort to protect consumers, one major bank is now stepping up to the plate in a way so far unmatched by any of its rivals. SunTrust Bank just began offering—free of charge—credit monitoring and identity-theft protection to its personal checking clients. The idea, according to Gene Kirby, SunTrust corporate executive vice president, is to “arm consumers with the information they need to take the appropriate action in protecting themselves and their good names.”

He also offered consumers the following tips:

- Monitor financial accounts and credit reports for accuracy on a regular basis. Catching mistakes early can help save you money.

- Don't give out personal information over the phone, through the mail or over the Internet.

What's In A Name?

More than you might think. Consumers lose millions to identity theft each year.

- Every 79 seconds, it's believed, a thief goes on a buying spree using someone's stolen identity.
- 88 million Americans' identities are thought to have been put at risk by unsecured databases.
- The average identity theft victim spends more than 175 hours and \$1,000 clearing his or her name.



- Don't write down passwords or PIN numbers—memorize them.

- Promptly collect all mail and place a hold on mail delivery when you go on vacation.

- Tear up or shred all personal documents before you throw them away.

- Learn all you can about identity theft. By staying alert and informed, consumers can help to protect their identity and accounts. Useful Web sites include the Federal Trade Commission's www.consumer.gov and the U.S. Department of Justice's www.usdoj.gov/criminal/fraud.

SunTrust Banks is one of the nation's largest banking organizations, serving a broad range of consumer, commercial, corporate and institutional clients.

To learn more, visit the Web site at www.suntrust.com.