



Another year has come to an end. There is no better time for us to say how grateful we are for your confidence and the opportunity to serve your needs.

We hope that the days ahead will bring you happiness. We hope, too, that we can play a part in making your New Year rewarding.

May all good things be yours in 2013!



FNB Now Offers Instant Issue Debit Cards

In the past, it could take a week or two to get a new or reissued debit card. Now you can receive your debit card instantly!

If your card is lost or stolen, or you forget your PIN, you don't have to wait for a replacement card or PIN to come in the mail. Forgotten PINs can be reset immediately and new cards are given at the time a new account is opened or a replacement is needed. No more waiting for your card or PIN to arrive in the mail. You can also pick your PIN at the same time you get your card, reducing the chance of it getting lost or stolen before it gets to you.

For more information, stop by any of our locations. We'll be glad to help you with all your banking needs.

Senior Citizens Day

was held on Thursday, December 6, 2012, in the lobby of our Capon Bridge Branch, our Fort Ashby Branch, and in the training room of our main office.

Close to 300 Seniors came to visit and enjoy cookies, punch and coffee with the employees of FNB.

The annual Children's Christmas Party

was held on Saturday, December 8, 2012, at our main office located on High Street in Romney.

Close to 600 children were on hand to get their treats and visit with Santa.

This tradition has been a favorite of FNB employees for 70 years and one which we hope to continue for many years to come.



Gratitude is not only the greatest of all the virtues, but the parent of all the others.
CICERO (106-43 B.C.)
Orator and statesman

Common Ways ID Theft Happens:

Skilled identity thieves use a variety of methods to steal your personal information, including:

1. **Dumpster Diving.** They rummage through trash looking for bills or other papers with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when you use your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
5. **"Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

Report identity theft online at ftc.gov/idtheft

By phone: 1-877-ID-THEFT (438-4338)

or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580



is partnering with the Federal Trade Commission to help you, our loyal customers, become aware of Identity Theft and what you can do to protect yourself against this serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.



DETER



DETECT



DEFEND

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.

- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.

- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.

- **Never click** on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.

- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
 - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
 - Visit AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year, or write:

Annual Credit Report Request Service
P.O. Box 105281,
Atlanta, GA 30348-5281

- **Your financial statements.**

Review financial accounts and billing statements regularly, looking for charges you did not make.

Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Close accounts.** Close any accounts that have been tampered with or established fraudulently. Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing with copies of supporting documents.

- Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.

Ask for verification that the disputed account has been closed and the fraudulent debts discharged.

- Keep copies of documents and records of your conversations about the theft.

- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.

- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.



Member



Don't become the next victim!