



Senior Citizens Day

was held on Thursday, December 11, 2014, in the lobby of our Capon Bridge Branch, our Fort Ashby Branch, and in the training room of our Main Office.

Approximately 250 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 13, 2014, at our main office located on High Street in Romney.

With the weather being so much more enjoyable and mild this year, approximately 400 children came to see Santa and get their gifts.

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

Additional photos are available on our Facebook page. If you haven't "liked" us already, please do so and take a look!



To Cherished Old Friends and Valued New Friends...

One of the real pleasures of the holiday season is the opportunity to exchange cordial greetings with those whose friendship and goodwill we value so highly.

In this spirit it is our pleasure to say "Thank You" and to extend our sincere appreciation for the very pleasant association we enjoy with you.

May all good things be yours
in



A true friend knows your weaknesses but shows you your strengths; feels your fears but fortifies your faith; sees your anxieties but frees your spirit; recognizes your disabilities but emphasizes your possibilities.

William Arthur Ward
Educator
Bits & Pieces

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



FNB has partnered 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 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.



Don't become the next victim!