WHAT IF YOUR IDENTITY IS STOLEN?

If you believe that your personal information has been used fraudulently, follow these steps:


2. Place a fraud alert with one of the three credit bureaus, and obtain and carefully review your credit reports for fraudulent activity.

Credit Reporting Bureaus
Equifax
www.equifax.com / 1-800-525-6285
Experian
www.experian.com / 1-888-EXPERIAN (397-3742)
TransUnion
www.transunion.com / 1-800-680-7289

3. Close any accounts that have been used or opened fraudulently, and/or update your log in information. These may include accounts with banks, credit card companies, utilities, online providers.

4. File a report with your local police. Provide proof of fraud and keep a copy of the police report for your records.


For additional security tips and updates, visit mtb.com/security.
At M&T, we’re committed to helping you keep your financial and personal information safe. We partner with federal, state and local law enforcement officials to continually identify the latest and most common schemes and develop tactics to combat them. Safeguarding your personal and financial information is a responsibility we take seriously at M&T. We call this the M&T Assurance.

M&T Alerts
If you’re enrolled in M&T Online Banking, you can also receive timely account updates sent to your email or mobile device with M&T Alerts.

Get warnings about account activity
- Security alerts
- Debit and Credit card purchases by web/phone
- Large withdrawals

Track balances and transactions
- Low balance notices
- Daily or weekly balance updates
- Posted deposits

HOW M&T PROTECTS YOU
When you use our online and mobile services:
1. • We help protect your information with digital security features
   • We respect your privacy
   • We guarantee your M&T Bill payments will be delivered on schedule
   • Your personal accounts are protected against fraud

When you pay with your M&T Debit or Credit Card:
FRAUD PREVENTION
• A 3 Digit Security Code on the back of your card helps provide internet and phone security by helping to verify you’re in possession of your card
• Visa Secure helps to confirm your identity when shopping online at participating merchants
• Chip Technology encrypts card information into a unique code when used at chip enabled terminals

FRAUD DETECTION
• Real Time Fraud Monitoring screens your account 24/7 to help detect suspicious activity outside your normal purchasing pattern

FRAUD RESOLUTION
• Visa Zero Liability Policy to help protect you against unauthorized use of your card
• Expedited Card Replacement gives you the option to get lost or stolen cards replaced quickly – in most cases by the next business day

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Proactive Protection
You can help protect your identity and receive expert protection tips, timely breach news and fraud alerts.
For as little as $1.99/month, enjoy the peace of mind that comes with EZShield Identity Protection.

Secure – a personal vault for your identity that provides triple-encrypted data storage and on-the-go access
Monitor – your credit is monitored daily and you’ll receive alerts any time there are changes and new activity
Restore – real support from real people is available 24/7 to answer questions and assist with fully-managed identity restoration services

Take precautions with your personal and sensitive information
• Never give out your personal or account information, including login credentials, in response to an unsolicited email, phone call or text message – even if the message appears to be from M&T or threatens termination of service
• Instead, contact the company using phone numbers or email addresses found on their website or other official documents (statements, issued cards, etc.)
• Be aware of how much personal information you post on social networking sites
• Don’t write your Social Security number, credit card number, or account number on your check
• Forward any suspicious emails that appear to be from M&T to phishing@mtb.com
• Use strong passwords combining capital and lowercase letters, numbers and symbols
• Change your passwords frequently, and never use the same password for multiple accounts
• When writing a check, please remember to date the full year. This will prevent someone from backdating or forward dating your check if stolen
• Use caution when accepting checks payments for items sold online or for employment obtained via social media
• Never use public or unprotected Wi-Fi to access M&T Online and Mobile Banking or to perform any other financial transactions
• Make sure your computer has updated anti-virus, anti-spyware, browser and operating system software installed
• Watch for late or missing bills or account statements
• Retain all receipts from ATM, debit and credit card transactions until they have been reconciled to your statements; afterwards, shred these and other financial documents you no longer need
• Check your credit report regularly