



# PENINSULA PONDERINGS SPRING 2019



## THE MARBLEHEAD BANK - THREE CONVENIENT LOCATIONS

### THE 15<sup>TH</sup> ANNUAL MARBLEHEAD BANK 5K DAISY DAY RUN/WALK

The Marblehead Bank is again sponsoring a 5K Daisy Day Run/Walk.

This will be the 15<sup>th</sup> year that the bank has sponsored this fun-filled event. The day of the event is Saturday, May 11<sup>th</sup>. The cost to participate in the event is \$18.00 for pre-registrants and \$20.00 the day of the race. This year all proceeds from the event will be donated The Marblehead Merchants and The V.F.W. Post #7572. In honor of our Veterans, our race shirts will be Military Green with a Sand color print to signify Camo!



### ATM & DEBIT CARD SAFETY

Using your ATM or Debit Card is a simple, hassle-free way to get cash, make deposits, check account balances transfer funds and make purchases. Here are some important safety tips.

- **Treat your card like cash**
- **Keep your PIN to yourself**
- **Always be aware of your surroundings before conducting a transaction**
- **Shop carefully online**
- **Protect your car's magnetic strip**
- **Report a lost or stolen card at once**
- **Review account statement regularly**
- **Never respond to unsolicited requests**
- **Look for possible fraudulent devices attached to an ATM**

### MARK YOUR CALENDARS

Marblehead Bank Community Appreciation Days have been set for 2019. A fun community event will be held on Wednesday, July 3<sup>rd</sup> at Otterbein Northshore for both its residents and the public. On Friday July 5th the Main office will be having good ole community cookout featuring hotdogs, chips and drinks. The Peninsula Office will be scooping up Root Beer Floats on Saturday, July 6<sup>th</sup>.

**EQUAL OPPORTUNITY LENDER**  
**Member FDIC**

### TIPS FOR AVOIDING IDENTITY THEFT

Keep these tips in mind to protect yourself from identity theft: Secure your Social Security number (SSN). Don't carry your Social Security card in your wallet. Only give out your SSN when absolutely necessary.

- Don't share personal information (birthdate, Social Security number, or bank account number) just because someone asks for it.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Use the security features on your mobile phone.
- Update sharing and firewall settings when you're on a public wi-fi network. Use a virtual private network, if you use public wi-fi.
- Review your credit card and bank account statements. Compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards, to prevent "dumpster divers" from getting your personal information.
- Store personal information in a safe place.
- Install firewalls and virus-detection software on your home computer.
- Create complex passwords that identity thieves cannot guess. Change your passwords if a company that you do business with has a breach of its databases
- Review your credit reports once a year. Be certain that they don't include accounts that you have not opened. You can order it for free from [Annualcreditreport.com](http://Annualcreditreport.com).
- Freeze your credit files with [Equifax](#), [Experian](#), [Innovis](#), [TransUnion](#), and the [National Consumer Telecommunications and Utilities Exchange](#) for free. Credit freezes prevent someone from applying for and getting approval for credit account or utility services in your name.

