

FIRST TRUST

BANKING LEADERS. SINCE 1934

IDENTITY THEFT



Protecting
your good
name

Staying

At Firsttrust, we aim to stay one step ahead of the fraudsters because we not only seek to preserve your trust, but also your good name. You can also slow down fraudsters with these tips from the Federal Trade Commission and American Bankers Association to help you protect your identity and credit:

- Tear or shred financial documents you no longer need on file, canceled checks, pre-approved credit card offers or any other material containing personal information.
- Carry only identification, bank and credit cards that are necessary. Do not write down Personal Identification Numbers (PINs), but rather commit them to memory.
- Select a password or PIN on your credit/debit cards that does not contain obvious and attainable information, such as your mother's maiden name, your birth date, phone number or the last four digits of your Social Security Number.
- Do not give out personal information over the phone, through e-mail or over the Internet unless you have initiated the contact or are sure you know with whom you are dealing. Beware of the latest online scam, *phishing*, when a scammer calls or e-mails you for personal



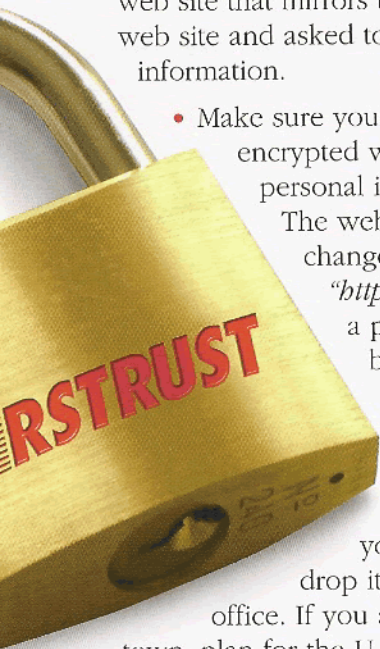
a h e a d o f

information and pretends to represent a well-known company or one with which you have a business relationship. Contact the customer service line to verify that a call or e-mail is legitimate. Through e-mail, you may be directed to a phony web site that mirrors the actual company's web site and asked to enter confidential information.

- Make sure your browser is encrypted when transmitting personal information.

The web site address should change from "*http*" to "*https*" or "*shttp*" and a padlock icon should be displayed in the lower right-hand corner.

- Do not leave outgoing mail in your mailbox. Instead, drop it in a bin at the post office. If you are going out of town, plan for the U.S. Postal Service to hold your mail.
- Keep a record of all credit card account numbers, their expiration dates and the phone number and address of each company in a secure place. Keep track of billing cycles and notify the company immediately if anything questionable appears on your statement or if your bill has not appeared on time.



the game

- Provide your Social Security Number only when necessary. Never print this number on checks.
- For a nominal fee, annually contact the fraud departments of the three major credit reporting agencies for a copy of your credit report and verify its accuracy:

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

Proactively protecting our customers

Safeguarding your identity and financial privacy are of utmost importance at Firsttrust. That's why we have the following security measures in place to help protect you and your financial information. We recognize that this will not completely stop fraud, but we are doing our part to help.

- Fraud recognition training provided to employees.
- Protection on your Visa® check card under Visa's zero liability policy, which states that you have no liability for unauthorized signature-based purchases made on your card should it become lost or stolen.
- Powerful encryption on FirstSite® Internet Banking and FirstPaySM, our Internet Bill Payment Solution.
- Adherence to Corporate Code of Ethics, which emphasizes the importance of maintaining confidential customer information.

Since 1934, Firsttrust has helped individuals

and businesses secure their financial future. Protecting your money, assets and credit is especially paramount in this era of identity theft, when someone uses your personal or financial information for fraudulent purposes. Instances of identity theft can include establishing cellular service, credit/debit cards or bank accounts in your name. More than 500,000 Americans are victimized annually, approximately one person every minute, resulting in a 135% increase since 2001 according to the Federal Trade Commission (FTC).

If you have any questions about this material, please contact our Customer Service Center at
800-220-BANK.

For additional consumer information made available by the Federal Trade Commission, please visit
<http://www.consumer.gov/idtheft>

FIRSTTRUST

BANKING LEADERS. SINCE 1934

15 East Ridge Pike
Conshohocken, PA 19428
800-220-BANK
www.firsttrust.com

MK#21 - 12/04