

Tips On Defeating Identity Thieves

(NAPSA)—There's finally some good news about identity theft. Experts say that with a little bit of planning it's possible to protect against the latest trends in identity theft and online fraud—phishing and pharming.

Phishing involves sending a phony e-mail that requests personal data. Pharming is a process that directs you to a phony Web site where you are asked to enter your personal data.



Never respond to e-mail from a stranger requesting your personal data. Find out who's asking.

Here are some tips to help you stay safer in cyberspace:

- Never respond to e-mail from a stranger requesting your personal data. Find out who's asking.
- Unsolicited e-mails from your bank warning you that your account is about to be shut down are likely to be from thieves. Remember, a bank will never send an unsolicited e-mail asking you to "click on a link" that sends you to a Web site so you can enter and verify personal information.

To learn more, visit www.americascommunitybankers.com.