

MVFG ADVISOR

M A R T H A ' S V I N E Y A R D F I N A N C I A L G R O U P

W W W . M V B A N K . C O M

I am pleased to announce that Linda Vokey has joined the Financial Group as Administrative Officer. She most recently worked as Operations Manager at TD Bank. With Series 7, 24, 27 & 63 Licenses Linda will provide compliance, administration, and support services to both our trust and brokerage groups. Please join me in welcoming Linda. In other news, Katie Davey has moved over to the bank's accounting department in Edgartown, and Sarah Shipway has moved from Senior Trust Officer to Trust Operations Officer.

As our goal each month is to provide you with insightful and timely information on a variety of topics this issue, we are providing "Tips For Protecting Your Identity". We hope that you find the tips helpful, and as always if you have an idea or a concept that you think would help others, please contact me at (508) 693-8850. Best wishes for the remainder of the summer!

Since 1991 Martha's Vineyard Financial Group has been helping individuals protect and preserve their assets by offering sound investment advice and estate planning guidance. With decades of experience the Martha's Vineyard Financial Group has a proven track record of providing effective estate planning strategies. As the largest money manager on Martha's Vineyard we stand ready to assist you with protecting your assets and planning for your retirement. When you entrust your family and financial assets to us we never forget that we are in business to serve you and take that charge very seriously. Our team of experienced professionals is always available to meet with you to review your account and to discuss how our products and services can help you meet your objectives.

If you are an existing client - thank you for your business. If not, we welcome the opportunity to speak with you about our many investment products and services.

Bob Ripley, Executive Vice President



**Martha's
Vineyard**
FINANCIAL GROUP

For more information on our investment services or to schedule a confidential visit, please contact the Financial Group at 508-693-8850.

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TIPS FOR PROTECTING YOUR IDENTITY

Each year more than half a million people find themselves victims of identity theft. The best protection is prevention. Following are some tips to safeguard your identity:

- At ATMs and phone booths be watchful of shoulder-surfers as thieves will stand close enough to see PIN numbers punched in by users.
- Mind your credit card receipts and always store charge slip copies in a safe spot until your credit card bills arrive.
- Buy a shredder and use it. Shred everything, including credit card receipts (after you've reconciled your bill), old bank statements, medical statements, everyday bills, and pre-approved credit card offers. Any document that has personal financial information on it can give an identity thief a foothold into your life.
- Write clearly on all credit applications. Consistently and completely fill in all credit and loan applications using your full name, first, middle and last. Every bill that comes to your house should be addressed exactly the same.
- Monitor your credit accounts carefully, so you'll know if a bill's missing or unauthorized purchases have been made. Close out unused credit cards. Cutting them up is not enough.
- Limit the number of credit cards you carry. The fewer cards you have, the easier it is to track them.
- Get a credit report at least once a year and clean up any errors. Look for personal information and credit accounts that are not yours. Credit bureaus make mistakes.
- Never leave paid bills in your mailbox for the mail carrier to pick up. Drop them off at a post office box.
- If you are moving, contact all your credit card companies and update them of your address change. You do not want credit information and new credit cards being delivered to the wrong address. Also, if your credit card expires and you don't receive a new one, call your credit card company immediately.
- Protect your Social Security number. Only give your Social Security number when absolutely necessary. Avoid using it as your account number whenever possible. If merchants demand it, ask for an alternate number and take your business elsewhere if they insist on writing it on your check. Likewise, don't print it on your checks.
- Never carry your Social Security number and driver license together in your wallet.
- Do not provide your Social Security number, bank account number or credit card number to anyone who contacts you through telephone solicitation.
- If you're shopping with an online merchant for the first time, look for the Trust-e symbol or a Better Business Bureau online seal. These indicate the seller has been independently audited and deemed trustworthy.
- Make sure any online credit card charges are handled through a secure site or in an encrypted mode. You'll know you're on a secure site if the Web page on which you conduct your transaction begins with *https* instead of the usual *http*.
- Only shop on Web sites that offer a privacy policy. Know how your personal information will be handled. Print out privacy policies, warranties, price guarantees and other important information.

As always, we are happy to assist you. Please do not hesitate to call us at 508-693-8850.

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