

Identity Theft

Just as your home, automobile or personal safety can be at risk from criminals, so can your financial information. Unfortunately, crime has caught up with technology. As a result, more than 27 million Americans have experienced identity theft, and that number is growing every year. We lock the doors and windows to our homes and watch for suspicious activity in our daily lives. The same care should be taken to protect our financial identity against theft. Following are tips for protecting yourself against identity theft. For more information, including steps to take if you become a victim of identity theft, visit the Federal Trade Commission's website at www.ftc.gov.

Bank OZK has in place substantial security measures to protect your identity and accounts. Our Online Banking System uses an Internet server completely separate from the Bank's mainframe computer. The Online Banking System also uses the latest industry technology including password-controlled entry, secure sockets layer (SSL) protocol, data encryption, public-private key pair, firewalls and filtering routers. Each component acts as a secure layer of protection to safeguard all data.

Protect yourself against identity theft:

- Do not share personal information. Never give your passwords, PIN, checking account and credit card numbers or Social Security number to anyone unless you know the person or the organization. **Bank OZK will never ask you for this type of sensitive information via email or during a phone call that we initiate without your request.**
- Let Bank OZK know immediately if you have lost or stolen checks or cards; if you feel your user ID, password or account numbers have been compromised; or if you notice any unauthorized activity associated with any of your Bank OZK accounts. These situations should be reported by calling (800) 274-4482 (Monday-Friday 7 a.m. to 6 p.m., Sat. 7 a.m. to 12 p.m.), contacting us via our website or stopping by your nearest branch.
- Shred financial solicitations, bank statements or other papers containing personal information before disposing of them.
- Put outgoing mail into a secure, official Postal Service collection box.
- If you stop receiving your bills, call the companies generating the bills to find out why.
- Carefully review all account statements and investigate immediately if your bills include questionable items or charges.

At least once a year, contact the major credit reporting companies to review your credit report and make certain the information is correct.