第一商業銀行 First Commercial Bank
休士頓分行 Houston Branch

First Commercial Bank, Ltd Houston Branch
1201 Louisiana St. Suite 750, Houston TX 77002
TEL：+1-713-684-8511 / FAX：+1-832-831-2185
SWIFT：FCBKUS44

Identity Theft Guidance 身份盜竊指引

✓ **What is identity theft?**

何謂身份盜竊？

Identity theft happens when a criminal obtains your personal information to steal money from your accounts, open new credit cards, apply for loans, rent apartments and commit other crimes — all using your identity. These acts can damage your credit, leave you with unwanted bills and cause you countless hours and frustration to clear your good name.

身份盜竊係指當他人取得您的個人資料後，以您的身份來盜領您帳戶存款、申請新的信用卡、申辦貸款、租賃公寓或是其他非法行為。此將會嚴重損害您的信用，使您收到莫名的帳單，並迫使您花費許多心力和時間來弭補被損壞的清譽。

✓ **How do thieves steal an identity?**

身份盜竊是如何發生的?

Identity theft starts when someone misuses your personal information such as your name and Social Security Number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold.

身份盜竊通常發生於他人不正當使用您的個人資料，例如:姓名、社會安全碼、信用卡號碼或是其他財務帳戶資料。對身份盜竊者而言，渠等資料是極有價值的。

Skilled identity thieves may use a variety of methods to get hold of your information, including:

厲害的身份盜竊者會利用各種手段來獲取您的資料，包括:

- Dumpster diving. They rummage through trash looking for bills or other paper with your personal information on it.
  從垃圾中找尋:他們會藉由翻找垃圾來取得帳單或是其他載有有您個人資料的紙張。
- Skimming. They steal credit/debit card numbers by using a special storage device when processing your card.
  快速讀取:他們在您使用信用卡或簽帳卡時，藉由特別的儲存儀器來盜取卡號。
- Phishing. They pretend to be financial institutions or companies and send email or pop-up messages to get you to reveal your personal information.
  網路釣魚:他們會偽裝成金融機構或公司，藉由寄發電子郵件或是以跳出的即時訊息來誘使並取得您自己所透露的個人資料。
- Changing your address. They divert your billing statements to another location by completing a change of address form.
  更改你的地址:他們會填寫地址變更表格將您的帳單地址更改到另一個地點。
- Old-fashioned stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
  傳統式的竊取:他們會偷竊皮夾和錢包、包含銀行和信用卡帳單的郵件、預先核准的貸款、新支票和納稅資訊。他們還會直接偷取人事檔案或以賄賂有權職員的方式間接取得。
- Pretexting. They use false pretenses to obtain your personal information from financial institutions, telephone companies and other sources.

First Commercial Bank, Ltd Houston Branch
1201 Louisiana St. Suite 750, Houston TX 77002
TEL：+1-713-684-8511 / FAX：+1-832-831-2185
SWIFT：FCBKUS44

假託:他們偽裝成他人來向金融機構、電話公司或其他管道來盜取您的個人資料。

✓ **How can I find out if my identity was stolen?**
如何得知自己的身份已遭盜竊?

The best way to find out is to monitor your accounts and bank statements each month, and check your credit report on a regular basis. If you check your credit report regularly, you may be able to limit the damage caused by identity theft.
最好的方法是每月控管自己的帳戶和銀行帳單，還有定期檢查信用報告。如果您有定期檢查信用報告，您可能可以減輕身份盜竊所帶來的損失。

✓ **What should I do if my identity is stolen?**
當自己身份已遭盜竊時要如何處理?

If you're a victim of identity theft or account fraud, you should notify your bank(s) right away. If you're our customer, you should call us immediately. First Commercial Bank, Ltd., Houston Branch (hereafter "the Branch") will work with you to help correct any unauthorized transactions in your accounts at the Branch, fix any incorrect reports the Branch submits to credit bureaus, and help protect you from any future identity theft or account fraud.
一旦成為身份盜竊或帳戶詐欺的受害者，您需立即通知您所屬的銀行。如果您是我們的客戶，請務必馬上以電話通知我們。第一商業銀行休士頓分行(以下簡稱「本分行」) 將會為您更正任何您在本分行帳戶下未經授權的交易、修正任何本分行提交給信用機構的不正確報告、並協助您防範任何未來可能發生的身份盜竊或帳戶詐欺。

Call the fraud departments of all three credit bureaus. Ask them to put a "fraud alert" on your file. This tells creditors to call you before they open any more accounts in your name.
請撥打電話給三間信用機構的詐欺處理部門。請他們在您的檔案中加註「詐欺警示」。如此可告知授信機構在其以您的名義開戶前先與您聯繫。

Experian: 1-888-397-3742 Equifax: 1-800-525-6285 Trans Union: 1-800-680-7289

Contact your local police and ask to file a report. Even if the police can't catch the identity thief, having a police report can help you clear up your credit records later on.
聯繫您當地的警局並且要求備案。儘管警察無法抓到身份竊盜者，但該備案將有助您日後清除您的不良信用紀錄。

File a complaint with the Federal Trade Commission (FTC). Call the FTC's identity theft hotline toll-free at 1 (877) IDTHEFT (438-4338). Trained counselors are standing by to help victims and take their complaints. You may also file a complaint online at www.ftc.gov/idtheft.
向美國聯邦貿易委員會申訴。撥打電話給該委員會的身份竊盜免付費專線: 1 (877) IDTHEFT (438-4338)。訓練有素的專員將隨時協助受害者並且接受其申訴。另外，您也可以在此網頁進行申訴: www.ftc.gov/idtheft。

✓ **What can I do to prevent identity theft?**
✓ **要如何防範身份竊盜?**

First Commercial Bank, Ltd Houston Branch
1201 Louisiana St. Suite 750, Houston TX 77002
TEL：+1-713-684-8511 / FAX：+1-832-831-2185
SWIFT：FCBKUS44

The government estimates that 400,000 people fall prey to identity theft and online fraud each year. Here's what you can do to stop these crimes before they happen—and protect your assets and your good name:
政府調查指出每年有大約 400,000 人成為身份竊盜和網路詐欺的受害者。透過以下方法可以協助您預防這些犯罪行為並保護您的資產與名聲:

Don’t provide financial information such as checking account and credit card numbers—and especially your Social Security Number—over the phone unless you initiate the call and know the person or organization you’re dealing with. Don’t give that information to any stranger, even one claiming to be from the Branch.
切勿在電話上提供財務資訊，例如:支票帳戶和信用卡卡號、尤其是您的社會安全碼，除非該電話是您自行播打並且知道和您通話的人和機構。千萬別把這些資料透露給任何陌生人，即便對方宣稱其是本分行的員工也不行。

Don't pre-print your driver's license, telephone or Social Security Numbers on your checks.
請勿事先在您的支票印上您的駕照號碼、電話號碼或是社會安全碼。

Report lost or stolen checks immediately. The Branch will block payment on the check numbers involved. Also, review new checks to make sure none has been stolen in transit.
立即通報您已遺失或已遭竊的支票。本分行將對您所通報之支票號碼的阻止兌現。此外，詳細檢查新的支票以確保在寄送的過程中未被偷竊。

Store new and cancelled checks in a safe place.
將新的支票和已註銷的支票收在安全之處。
Notify Branch of suspicious phone inquiries such as those asking for account information to "verify a statement" or "award a prize."
告知本分行任何可疑的詢問電話，例如「查證帳單」或是「中獎」之類的帳戶詢問電話。

Guard your Personal Identification Numbers (PINs) for your debit and credit cards, and don’t write on or keep your PINs with your cards. You should also guard your receipts. Thieves can use them to access your accounts.
保護好您金融簽帳卡和信用卡的個人識別號碼，且千萬不要把該個人識別碼寫在卡上或是把它和卡放在一起。發票也要妥善保管。竊盜者可以利用發票來侵入您的帳戶。

Select creative PINs for your debit and credit cards, and make sure your account Passwords are hard to guess. Don’t use birth dates, part of your Social Security Number or driver’s license number, address, or children’s or spouse’s names. Remember: If someone has stolen your identity, he or she probably has some or all of this information.
為金融簽帳卡和信用卡選個有創意的個人識別號碼，並且確定帳戶密碼不容易被猜中。千萬別用生日日期、部分的社會安全碼或是駕照號碼、地址或是小孩、配偶的名字來當密碼。請切記: 如果某人已竊取了您的身份，那就表示他很可能已取得您部份或全部的資料。

If you receive financial solicitations that don’t interest you, tear them up before throwing them away, so thieves can’t use them to assume your identity. Destroy any other financial documents, such as bank statements or invoices, before you dispose of them.

First Commercial Bank, Ltd Houston Branch
1201 Louisiana St. Suite 750, Houston TX 77002
TEL：+1-713-684-8511 / FAX：+1-832-831-2185
SWIFT：FCBKUS44

如果您收到不感興趣的募款通知，在扔掉之前請先撕毀它們，如此竊盜者才不能利用它們來偽裝您的身份。要記得在丟掉其他財務文件前先銷毀它們，像是銀行對帳單或是發票。

Don't put outgoing mail in or on your mailbox. Drop it into a secure, official Postal Service collection box. Thieves may use your mail to steal your identity.
別把要寄出去的信件放在您的信箱裡或信箱上面。把它投遞在安全且正式的郵政服務收集信箱，偷竊者可能會利用您寄出去的信件來偷取您的身份。

If you notice you haven't received regular bills, call the company to find out why. Someone may have filed a false change-of-address notice to divert your information to his or her address.
如果您注意到您未收到定時寄來的帳單，請聯繫該公司並找出原因。某人可能提出假的更改地址申請，讓您的資料改寄到他的地址。

If your bills include suspicious items, don't ignore them. Instead, investigate immediately to head off any possible fraud before it occurs.
如果您的帳單有可疑的項目，別忽視它們。反之，應該立即調查原因，以防止任何可能的舞弊發生。

The Branch is committed to ensuring the privacy of your online transactions through the latest security technology. That's why for Internet-based communications we require you to use a browser that supports encryption for the Branch Internet Banking Services. Encryption is the highest level of data protection commonly available in today's Internet browsers.
本分行承諾以最新的保密科技來確保您網路交易的隱私。這也是為什麼在網路通訊上，我們需要您使用支援加密的瀏覽器來進行本分行的網路銀行服務。加密是目前瀏覽器普遍使用的最高階資料保護措施。

Your Password is another online safety feature. Every time you log on to the Branch Internet Banking Services, you must first enter your User name, Password and One Time Password. Don't reveal your logon details to anyone.
您的密碼是另一個網路安全的重要事項。每一次登入本分行的網路銀行時，您都會需要輸入您的使用者代號、密碼及密碼機密碼。別透漏您的登入資訊的細節給任何人。

Periodically contact the major credit reporting companies to review your file and make certain your information is correct. For a small fee, you can obtain a copy of your credit report anytime. (Please note that in some states or municipalities, you may be legally entitled to these reports free of charge. Check with the credit bureau when ordering the report.)
定時地聯繫主要信用報告公司來檢視您的檔案，並確認您資料的正確性。您只要支付小額費用，即可隨時取得一份您的信用報告。(請注意在有些州或市，您可能有權合法免費取得這些報告。請在申請報告時與相關信用機構確認。)

✓ **Contact Us**
聯絡方式

If you have any question, please contact us during business hours. Contact information is as follows:
如您有任何疑問，請於營業時間內與本分行聯絡。聯絡方法如下：
Telephone 電話號碼：+1-713-684-8511 Fax 傳真號碼：+1-832-831-2185
Address 地址：1201 Louisiana St., Suite 750, Houston, TX 77002