



8 Ways to Stop an Identity Thief

More than 15.4 million Americans were victims of identity fraud last year, according to Javelin Strategy & Research. The American Bankers Association is offering eight tips to help consumers protect their information and avoid becoming a victim.

“Identity fraud continues to be a major problem for consumers,” said Doug Johnson, ABA’s senior vice president of payments and cybersecurity policy. “Fortunately, there are ways consumers can protect themselves, like being cautious about what information they share and who they share it with, especially online.”

ABA suggests following these eight tips:

***Don’t share your secrets.** Don’t provide your Social Security number or account information to anyone who contacts you online or over the phone. Protect your PINs and passwords and do not share them with anyone. Use a combination of letters and



numbers for your passwords and change them periodically. Do not reveal sensitive or personal information on social networking sites.

***Shred sensitive papers.** Shred receipts, banks statements and unused credit card offers before throwing them away.

***Keep an eye out for missing mail.** Fraudsters look for monthly bank or credit card statements and other mail containing your financial information.

Consider enrolling in online banking to reduce the likelihood



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Identity Theft

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of paper statements being stolen. Also, don't mail bills from your own mailbox with the flag up.

***Use online banking to protect yourself.** Monitor your financial accounts regularly for fraudulent transactions. Sign up for text or email alerts from your bank for certain types of transactions, such as online purchases or transactions of more than \$500.

***Monitor your credit report.** Order a free copy of your credit report every four



months from one of the three credit reporting agencies at annualcreditreport.com.

***Protect your computer.** Make sure the virus protection software on your computer is active and up to date. When conducting business online, make sure your browser's padlock or key icon is active. Also look for

an "s" after the "http" to be sure the website is secure.

***Protect your mobile device.** Use the passcode lock on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen. Before you donate, sell or



trade your mobile device, be sure to wipe it using specialized software or using the manufacturer's recommended technique. Some software allows you to wipe your device remotely if it is lost or stolen. Use caution when downloading apps, as they may contain malware and avoid opening links and attachments – especially for senders you don't know.

***Report any suspected fraud to your bank immediately.**

Source:
American Bankers Association

Friends in Motion

Anniversaries being celebrated include:



John and Sharon Butler (53 years) of Greenbush, **Dwight and Ethel Loy** (62 years) of Roseville, **Leland and Wilma Worthington** (66

years) of Marietta. Happy anniversary to all!

Birthday celebrations include:

Jim Bucher (84) of Macomb, C. **Eugene McGrew**, **Norma Pigg** and **Dale Walters**, all of

Bushnell, and **Leona Yocum**, of Avon. Happy birthday to all!



November 5, 2017



UPCOMING COMMUNITY EVENTS

Oct. 7 & Nov. 4 - VFW breakfast, 7 to 10 am

Dec. 1 - Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank Lobby, 9 to 10 am.

McDonough District Hospital Home Health will hold a flu shot clinic at F&M Bank (main bank) On Thursday, October 12, 2017 11:00 am - 12:00 noon. Everyone Welcome!

Cost: \$30
No Cost with Medicare Card



Crock Pot Classics

BACON CHEESE POTATOES (SLOW COOKED)

Don Swartzbaugh

1/4 lb. bacon, diced
2 medium onions, thinly sliced
4 medium potatoes, thinly sliced
1/2 lb. cheddar cheese, thinly sliced
Salt and pepper to taste
Butter
Green onions

Line crockpot with foil, leaving enough to cover the potatoes when finished. Layer half of each of the bacon, onions, potatoes and cheese in crockpot. Season to taste and dot with butter. Repeat layers and dot with butter.

Cover with remaining foil. Cover and cook on low for 10-12 hours. Having a crowd, double the recipe.



CROCKPOT CHICKEN AND NOODLES

Stephanie Christensen

4 boneless, skinless chicken breasts
2 cans cream of chicken soup
1 stick of butter
2 - 15 oz. cans of chicken broth
24 oz. frozen egg noodles

Cook chicken, soup, butter and broth in crockpot on low for 6-7 hours. Take chicken out and shred. Put chicken back in; add noodles and cook on low for 2 hours, stirring occasionally.

HEARTY BAKED BEANS

Peggy Weiss

1 - 1.5 lbs. hamburger

1 large onion, diced

Salt and pepper

Cook hamburger and onion until done.

1 lb. cooked and crumbled bacon

1 - 1 1/2 bottles Kraft Hickory Smoke Honey BBQ sauce, or your favorite

1 can pork and beans

1 can black beans, drained and rinsed

1 can red kidney beans, drained and rinsed

1 can pinto beans, drained and rinsed

1 can butter beans, drained and rinsed

1/2 cup packed brown sugar

2 - 3 Tbsp. cider vinegar

Combine pre-cooked hamburger and bacon with all remaining ingredients in a large crock pot, and cook on low all day.

PIEROGI CASSEROLE

Rachel Hyde

3 boxes Mrs. T's classic cheddar mini pierogis

4 cups chicken broth

1 - 8 oz. block cream cheese

1 cup shredded cheddar cheese

1 pound kielbasa - sliced

Salt and pepper to taste

Combine all ingredients in a crock-pot. Cook on high 3 - 4 hours, stirring at least once about half way through cooking time.

