

## FINANCIAL HEALTH

We all know that dealing with financial issues can be stressful, and this stress has the potential to negatively effect your health. SCB wants to help! Below are some fast facts and tips you can use to help become prepared now, leading to less stress in the future.

### 1. Monitor your identity.

- Identity theft and fraud impacts 12.6 million people each year!
- [www.IdentityTheft.gov](http://www.IdentityTheft.gov) provides a wealth of knowledge for information on identity theft, including checklists and sample letters you can use to help recover. Included in that information is a list of signs that you may have been a victim of identity theft, such as:
  - You see withdrawals from your bank account that you can't explain.
  - Merchants refuse your checks.
  - Debt collectors call you about debts that aren't yours.
  - You find unfamiliar accounts or charges on your credit report.
  - Medical providers bill you for services you didn't use.
  - A health plan won't cover you because your medical records show a condition you don't have.
  - The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- Services are available to help you monitor your identity and alert you of changes, helping you to start the recovery process as soon as possible and limit damage.
- SCB offers two options for Identity Theft and Fraud Protection service, both of which provide you with a designated specialist to assist you for the duration of the recovery process. Call us at 865.453.6101, visit [www.BankSCB.com](http://www.BankSCB.com), or stop by one of our offices to learn more.

### 2. Keep a check on your credit report.

- The US government authorizes each individual one free credit report annually from the three major credit bureaus at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).
- It is wise to access and review your credit report annually to see what is being reported under your social security number. See a credit card on there that you do not possess or did not sign up for? You may have been a victim of identity theft.

### 3. Take advantage of financial tools on credible websites.

- [www.BankSCB.com](http://www.BankSCB.com) has a wide variety of financial calculators that can help you to estimate savings, loan paybacks, retirement planning, etc.
- [www.MyMoney.gov](http://www.MyMoney.gov) features a wealth of calculators and tools to assist with financial decision making.
- [www.Consumer.FTC.gov](http://www.Consumer.FTC.gov) offers information on the latest scams, as well as links to report identity theft, access your free annual credit report, sign up for the *Do Not Call list*, and much more.