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Consumer Protection Week—What You Need to Know

MANSFIELD, PA (March 2017) – In 2016, credit card fraud exceeded the \$4 billion mark, a record level. Approximately 15 million US residents had their identities used fraudulently, with financial losses upwards of \$50 billion. Meanwhile, imposter scams and fake sweepstakes are on the rise. First Citizens Community Bank wants customers to know their rights as a consumer, what steps they can take if they come across a scam, and how to best recover from identity theft.

"Fighting fraud is everyone's job," commented Randall E. Black, CEO and President of First Citizens. "Ensuring we arm our customers with knowledge to make informed decisions, recognize and report fraud is a job we take seriously."

It can be difficult to find reliable resources when it comes to information regarding identity theft or financial fraud. The Federal Trade Commission (FTC) is a dependable resource for consumers as they focus on the prevention of fraudulent, deceptive and unfair business practices. The FTC collects complaints about hundreds of issues from data security and deceptive advertising to identity theft. First Citizens urges all consumers to visit the FTC website <code>www.ftc.gov</code> to file a consumer complaint, report identity theft, or sign up for scam alerts. In January 2016, the FTC announced a new version of <code>IdentityTheft.gov</code>, which allows consumers to create a personalized identity theft recovery plan.

You can visit the First Citizens website at *firstcitizensbank.com* and click the Fraud Alert button for more information on scams and tips to avoid being victimized. In any case, if you suspect your identity, bank accounts or debit or credit cards have been compromised, notify your bank immediately.

The First Citizens Community Bank headquarters is located in Mansfield, Pennsylvania. They currently operate 26 offices throughout Pennsylvania and New York. For more information about First Citizens, visit www.firstcitizensbank.com, or find them on Facebook.

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