

Keeping Your Banking Safe With Identity Theft and Fraud Protection

Modern-day bank robbers tend to be clever, adaptable — and mostly invisible.

Online thefts threaten individuals and banks alike. More than 620 U.S. data breaches were reported in just the first 10 months of 2015, according to the Identity Theft Resource Center. The U.S. may also see more online fraud as retailers adjust to new payment technology, according to NerdWallet's [EMV chip card findings](#).

Financial institutions like Kansas State Bank now provide a way to keep you and your accounts safer with identity theft protection services, including the following:

- **Credit and identity monitoring:** Your credit file and public records get evaluated regularly for anything out of the ordinary. If anything changes in your credit reports, you receive alerts automatically.
- **Credit checks:** You can request Experian, Equifax and TransUnion credit reports every 90 days as one report, instead of individually getting all three. Checking these regularly can help you spot fraudulent credit accounts opened under your name.
- **Fraud recovery support:** If you become a victim of [identity theft](#), your bank works with you to clear up your identity. You can receive a recovery plan and be reimbursed for up to \$10,000 in relevant costs.
- **Card registration:** If your wallet is lost or stolen, you can cancel all your credit and debit cards through one contact instead of calling each issuer separately.
- **Alerts:** Receive [text alerts](#) when changes happen to your account, and know about any [security news](#) on your bank's website.

Stay secure through your bank's protection services so you can avoid theft the easy way.

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