

The holidays have long passed but winter continues. We trust you all enjoyed your holiday season and were able to spend some quiet moments with loved ones and friends.

Welcome New Year 2007!!

Issue 3

Winter Newsletter

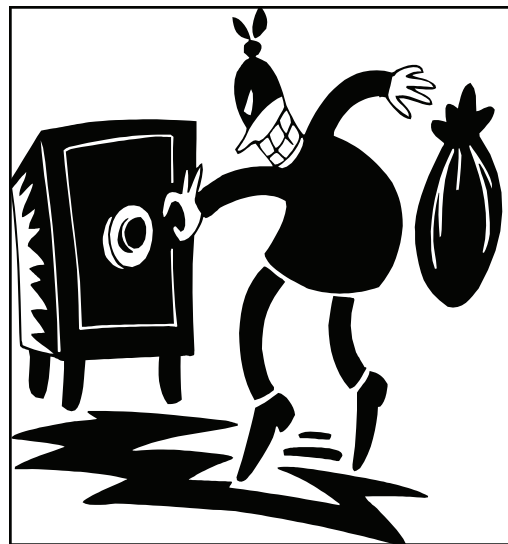
IDENTITY THEFT CRISIS:

Did you know Identity theft is one of the fastest growing crimes in America? In the last year alone, 10 million people were victims with the crisis striking one in four U.S. households. Identity theft can range from fraudulent charges on an existing credit card to the use of a person's identity to open a new account, take out a loan in your name, rent an apartment or commit a crime. You are likely not to know someone is using your name until you begin to receive calls from unknown creditors demanding

payment for items you have never purchased. By shredding personal and confidential information, the likelihood of a criminal overtaking one's identity decreases. Less material for someone shifting through the garbage looking for private information means less chances of trouble.

If you become a victim, you could be left with a ruined credit history and the time consuming and complicated task of regaining financial health.

Our insurance agency represents many companies who offer coverage for Identity Theft. This is provided through an endorsement to your homeowners policy. The



average cost for this endorsement is \$25 providing \$25,000 in coverage.

Please call our Personal Insurance Staff and we will be pleased to explain how the coverage works.

540-982-0200 or 800-777-5773

TIPS TO PROTECT YOURSELF FROM IDENTITY THEFT

*Check your credit reports once a year from all three of the credit reporting agencies listed. This service is free of charge.

*Please guard your Social Security number and other personal information.

*Watch for people who may eavesdrop and overhear the in-

formation you give out orally.

*Carefully destroy papers you throw out. A crosscut shredder works best.

*Don't put your SSN or drivers license # on your checks.

*Be suspicious of telephone solicitors.

*Reduce the number of pre-approved credit card offers you receive by dialing 1-888-5 OPT-OUT.

Credit Reporting Agencies:

-EQUIFAX: 1800-525-6285

-EXPERIAN: 1-888-397-3742

TransUnion: 1-800-680-7289