



ID THEFT RESOURCE FOR VICTIMS

Delivering value. For life.

Under the Gramm-Leach-Bliley Act (GLBA) and Privacy Laws we are required to ensure the confidentiality of a consumer's information. Here are ways a consumer can protect their ID's from theft:

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| <ul style="list-style-type: none"> • Monitor credit annually to ensure accuracy <ul style="list-style-type: none"> o Contact www.annualcreditreport.com o (877)322-8228 o Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 | <ul style="list-style-type: none"> • Use a P.O. Box <ul style="list-style-type: none"> o Small box costs around \$5 range |
| <ul style="list-style-type: none"> • Request fraud alerts from the three major CRA's <ul style="list-style-type: none"> o Equifax, Experian, and TransUnion (see contact list below) | <ul style="list-style-type: none"> • Freeze your credit with the three major CRA's <ul style="list-style-type: none"> o Freezing/unfreezing costs around \$10 range |
| <ul style="list-style-type: none"> • Opt-out of junk mail / internal marketing lists / offers of credit <ul style="list-style-type: none"> o https://dmachoice.org OR o https://www.optoutprescreen.com | <ul style="list-style-type: none"> • Enroll in the "DO NOT CALL" registry with FTC (Federal Trade Commission); it's FREE! <ul style="list-style-type: none"> o Register online: www.donotcall.gov • Call in: (888)382-1222 / TTY (866)290-4236 |

| To contact a Consumer Reporting Agency (CRA) | |
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| Equifax | Credit Information Services – Consumer Fraud Division P.O. Box 105496 Atlanta, GA 30348-5496 Ph: (800)997-2493 www.equifax.com |
| Experian | P.O. Box 2104 Allen, TX 75013-2104 Ph: (888)EXPERIAN {397-3742} www.experian.com |
| TransUnion | Fraud Victim Assistance Department P.O. Box 390 Springfield, PA 19064-0390 Ph: (800)680-7289 www.transunion.com |

You have the right to ask that nationwide consumer credit reporting agencies (CRA's) to place "fraud alerts" in your credit file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit.

You may place a fraud alert by calling just one of the three CRA's. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your credit file.

ID Theft Victim TO DO LIST

Take back your life in seven steps:

| www.idhijack.com | |
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| Step 1 | Contact the three credit bureaus; ask that they issue a fraud alert and attach a statement to your credit report, get copies from the three bureaus (Equifax, Experian, and TransUnion) |
| Step 2 | Review your credit reports thoroughly; look for accounts you did not apply for or open, inquires you did not initiate, or defaults and delinquencies you did not cause |
| Step 3 | File a report with your Local Police or in the community where the ID theft took place; keep a copy of the Police report |
| Step 4 | Fill out an ID theft victim's complaint and affidavit form; available from the Federal Trade Commission (FTC) at www.ftc.gov/idtheft or (877)FTC-HELP (438-4338) |
| Step 5 | Close any accounts that have been accessed fraudulently; contact all creditors – including banks / credit card companies / other service providers where your accounts have been compromised |
| Step 6 | Stop payment on checks; if a thief stole checks or opened bank accounts in your name, contact a major check verification company to report the fraud activity |
| Step 7 | Contact the local Postal Inspector; if you believe someone has changed your address through the post office or has committed mail fraud – ask the Postmaster to forward all mail in your name to your own address |

TO DO LIST when your computer is hacked or phished:

- 1) Change all passwords
- 2) Run anti-spyware and anti-virus programs
- 3) Clear out private information in your internet browsers
- 4) Clear out sensitive data from internet Temp Folder (cleaning cache, delete history)
- 5) Close online accounts