



## How to handle fraud or identity theft.

If you suspect you've been the victim of identity theft or fraud, taking immediate action may help limit the impact.

That's why we've created this checklist of steps you can use if you suspect identity theft or fraud at another financial institution.

### Reporting

- ❑ **Immediately report the fraud or identity theft** to your financial institution and follow any instructions they provide regarding your account.
- ❑ **Contact the fraud department of your creditors, such as credit card issuers, phone companies, utilities, banks, and lenders** to dispute unauthorized charges.
- ❑ **Report the crime to your local police.** Even though the incident may cross multiple jurisdictions, your local police will file a formal report and refer you to additional resources and agencies that can help.
- ❑ **Contact the three major credit bureaus**—Equifax, Experian, and TransUnion—to request a fraud alert on your account and a freeze on your credit report. Dispute any fraudulent activity on your credit report. Contact information for all three credit bureaus is provided on the next page.

### Securing your systems

- ❑ **Check your computer for malware** by performing a full anti-virus and anti-spyware scan if you suspect a possible compromise.
- ❑ **Change account passwords** after you've ensured your computer is not infected with a virus, malware, or spyware. Make each password unique and strong, and use two-step verification when available.
- ❑ **Review account activity at your other financial institutions** and report any problems.
- ❑ **Work with your financial institution to add safeguards** to the account.

## Additional steps

- ❑ **File a complaint with the Federal Trade Commission (FTC)** at [www.ftc.gov](http://www.ftc.gov) or by calling 877-ID-THEFT.
- ❑ **Visit [www.identitytheft.gov](http://www.identitytheft.gov)** for additional resources on reporting and recovering from fraud.
- ❑ **Call the Social Security Administration's fraud hotline** at 800-269-0271 if you suspect your Social Security number has been compromised. The Office of the Inspector General will take your report and investigate activity. The Social Security Administration also provides helpful materials, such as *Identity Theft and Your Social Security Number*.
- ❑ **Visit the IRS website** at <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft> if you're the victim of tax fraud. You'll be able to access the *Taxpayer Guide to Identity Theft*, which provides education on tax-related identity theft, tips to reduce your risk, and steps for victims to take.

## Going forward

- ❑ **If you've been a victim of fraud or identity theft**, you should consider yourself at higher risk for future attempts.
- ❑ **Monitor account statements** to look for additional unauthorized activity.
- ❑ **Order a free annual credit report** at [www.annualcreditreport.com](http://www.annualcreditreport.com) to make sure there are no fraudulent activities such as newly opened accounts.
- ❑ **Request your credit report every six months** to check for unauthorized activity. Doing so should not affect your credit score and you can confirm this with the credit agency.
- ❑ **Diligently monitor your financial account activities** during the next year and take precautions to avoid future security incidents.
- ❑ **Protect yourself from phishing attempts and malicious links**, particularly urgent-sounding, legitimate-looking emails, calls or text messages from what appear to be trusted sources.

## Contact Information for the Credit Bureaus

| Equifax                                                                         | Experian                                               | TransUnion                                                  |
|---------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------|
| 800-525-6285                                                                    | 888-397-3742                                           | 800-680-7289                                                |
| <a href="http://www.equifax.com">www.equifax.com</a>                            | <a href="http://www.experian.com">www.experian.com</a> | <a href="http://www.transunion.com">www.transunion.com</a>  |
| <b>Equifax Information Services LLC</b><br>P.O. Box 740256<br>Atlanta, GA 30374 | <b>Experian</b><br>P.O. Box 4500<br>Allen, TX 75013    | <b>TransUnion LLC</b><br>P.O. Box 2000<br>Chester, PA 19016 |