



IDENTITY THEFT

They come like a thief in the night.
And they take everything...including you.



Every year, thousands of Americans become the unwilling victims of identity theft. Protect your personal information and prevent unauthorized access to your accounts with potentially devastating results.

Don't be a victim.

Identity theft occurs when unauthorized users access your personal information such as your name, social security number or deposit account number for the purpose of stealing your money or making unauthorized purchases.

Financial institutions follow procedures that are designed to protect your identity, but there are also actions you should take to stay on the safe side.

- Report lost or stolen credit cards, debit cards or checks immediately. If you act quickly, your financial liability will be limited and your financial institution will be able to block payment on the fraudulent activity.
- Shred mail offers for credit cards and home loans. This ensures no one else will be able to take advantage of an offer of credit extended to you.
- Be wary of notices that award prizes and request verification. Do not respond to email or telephone requests for your personal and financial information.



*The Federal Trade Commission
received 290,056 complaints about
identity fraud in 2013 alone.*

- Use only U.S. postal service mailboxes to mail bills and other financial documents. Thieves often target mail left for pick up in residential mail boxes.
- Be suspicious if your bills stop coming or service is interrupted. Call to inquire why if you notice a change you have not requested.

Know your rights

1. Place a 90-day initial fraud alert on your credit report. The alert tells anyone who uses your credit report that they must take reasonable steps to verify who is applying for credit in your name. To place this alert, contact one of the three nationwide credit reporting companies. The one you contact must then notify the others.
2. Place a seven-year extended fraud alert on your credit report. To do this, provide an identity theft report to each credit reporting company and explain how potential creditors can contact you. The credit reporting companies will put your contact information on the extended fraud alert to tell potential creditors they must contact you before issuing credit in your name.
3. Get one free copy of your credit report and a summary of your rights from each credit reporting company when you place a 90-day initial fraud alert. If you place an extended fraud alert with a credit reporting company, you have the right to two copies of that company's credit report about you in a 12-month period. These are in addition to the free credit report everyone is entitled to each year from each credit reporting company.

Equifax

P.O. Box 740241
Atlanta, GA 30374
800.685.1111

Experian

P.O. Box 2002
Allen, TX 75013
888.397.3742

TransUnion

P.O. Box 1000
Chester, PA 19022
800.888.4213