

**When you least expect it, fraud can happen to you.
Here is all the information you need to protect your identity.**

Tips to prevent identity theft:

- To stay on top of monitoring your identity, you are entitled to one free credit report a year. Use your credit report to check if anything seems suspicious, like an account you didn't open or a debt that's not yours.
 - Beware of any organization that offers free credit bureau reports, most require a monetary membership.
 - You should never provide or confirm personal information, such as card numbers, social security numbers, information on the card, or your PIN, unless you know who you are dealing with or you started the contact
 - Watch your bank account closely and know your billing cycles. If you know you have a bill due and you haven't seen the bill, call the issuer to investigate.
 - Take advantage of home banking services, like online bill pay and online banking. By using these services, you can avoid sensitive information left in your mailbox.
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- **Don't carry Social Security cards with you.**
 - **Shred sensitive materials before disposal.**
 - **Don't leave sensitive documents out in the open**
 - **Sign the back of your debit and credit card(s).**
- **Don't let anyone swipe your card twice without giving you a transaction cancelled receipt for the first transaction.**

**When your identity gets stolen, it can be a life-changing experience.
Here are some steps to get your life back on track.**

1. Place a fraud alert on your credit reports.
 - a. When you place an alert on your credit, this will prevent any other accounts from being opened.
 - b. You can request a report to see if any changes seem suspicious.
2. Close the accounts you think could be affected.
 - a. Contact someone in the fraud or security department of your financial institution.
 - b. Follow up in writing with copies of any supporting documents.
 - c. If any debits exist on your accounts, or a new account has been opened, ask the financial institution for the correct paperwork to dispute them.
3. File a complaint with the Federal Trade Commission (FTC).
 - a. When you file with the FTC, you are providing information to help law enforcement officials track down thieves.
4. File a report with the local police department.
 - a. Filing a report, along with a complaint to the FTC, can give you certain protections to ensure your identity can be protected and restored.



SEE REVERSE SIDE FOR IMPORTANT INFORMATION

IMPORTANT NUMBERS AND WEB SITES

ANNUAL CREDIT REPORT:

(877)322-8228

www.annualcreditreport.com

FEDERAL TRADE COMMISSION:

1-877-ID-THEFT

www.ftc.gov/idtheft

THE THREE BIG CREDIT COMPANIES:

Equifax

(800)525-6285

www.equifax.com

Trans Union

(800)680-7289

www.transunion.com

Experian

(888)397-3742

www.experian.com

IMPORTANT FISERV EFT NUMBER:

FISERV EFT: (800)472-3272 FOR LOST/STOLEN DEBIT CARDS

