

Identity Theft: Tips and Information

Tips to Prevent Identity Theft...

1. Get your yearly free credit report and look it over for anything suspicious.
2. 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.
3. Watch your bank account closely and know your billing cycles.
4. 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.
5. Don't carry social security cards with you.
6. Don't leave sensitive documents out in the open.
7. Shred sensitive materials before disposal.
8. SIGN the back for your debit and credit card(s).
9. Don't let anyone swipe your card twice without giving you a transaction cancelled receipt for the first transaction.
10. Use discretion when posting information online, keep social media private.
11. Password protect your devices.
12. Don't access sensitive accounts over public networks.



When you discover your identity has been stolen...

1. Place a fraud alert on your credit reports.
 - a. When you place an alert on your credit report, this will prevent any other accounts from being opened.
 - b. You can request a credit report to see if any charges 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 unauthorized 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.

Important Numbers and Web Sites...

Annual Credit Report:

(877) 322-8228

www.annualcreditreport.com

Equifax

(888) 525-6285

www.equifax.com

Shazam

(800) 383-8000 (Lost or stolen cards 24/7)

(866) 508-2693 (Fraud)

www.shazam.net

Federal Trade Commission

(877) 438-4338

www.ftc.gov/idtheft

Experian

(888) 397-3742

www.experian.com

Home Trust & Savings Bank

(641) 732-3763

www.hometrustedbank.com

REMEMBER to update your contact information with your bank every time you make a change...this will speed up the process when fraud is detected.

Trans Union

(800) 680-7289

www.transunion.com

*Information provided by Shazam