

Protecting Your Personal Information

ID Theft: What To Do When It Happens To You

Help! I'm a victim of ID theft. What do I do?

- There are four steps that you need take as soon as possible after finding out you've been a victim of identity theft
 - 1) Place a fraud alert on your credit reports
 - 2) Close accounts that have been tampered with or opened fraudulently
 - 3) File a complaint with the Federal Trade Commission
 - 4) File a report with the local police department

Place a Fraud Alert on Your Credit Report

- Fraud alerts can help prevent an ID thief from opening any more accounts in your name
- You only need to contact one of the three consumer reporting agencies to place a fraud alert on your credit file
- The company you contact will connect with the other two agencies to place fraud alerts on their version of your credit report

Place a Fraud Alert on Your Credit Report

- Equifax
 - 800-525-6285
 - www.equifax.com
 - Experian
 - 888-EXPERIAN
 - www.experian.com
 - TransUnion
 - 800-680-7289
 - www.transunion.com
- Equifax
 - PO Box 740241
Atlanta, GA 30374
 - Experian
 - PO Box 9532
Allen, TX 75013
 - TransUnion
 - PO Box 6790
Fullerton, CA 92834

Place a Fraud Alert on Your Credit Report

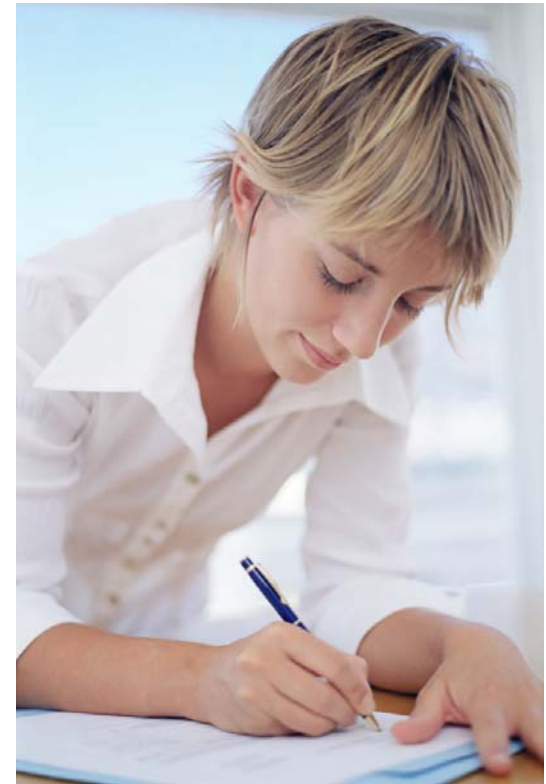
- Once you place a fraud alert on your credit report, you are entitled to a free copy of your credit report from each of the three consumer reporting agencies. Review all three reports carefully!
 - Look for inquiries from companies you haven't contacted
 - Verify that all of your personal information is correct
- Check your credit report periodically to ensure no new fraudulent activity has occurred

Close Accounts You Didn't Open

- Call and speak with someone in the security or fraud department of each company
- Follow up in writing, including copies (NOT originals) of supporting documents
 - Send your letters via certified mail with a return receipt to document what the company received
 - Keep a file of correspondence and enclosures

Close Accounts You Didn't Open

- If charges have been made on existing accounts, request dispute forms from the company
 - If the company does not have special forms, visit www.ftc.gov for sample letters
 - Always send correspondence to the address given for “billing inquiries” NOT the address for sending payments



Close Accounts You Didn't Open

- If new unauthorized accounts are discovered, file a dispute directly with the company or file a report with the police and provide a copy of the Identity Theft Report to the company
 - An Identity Theft Report will require the company to stop reporting any negative information to your credit report resulting from fraudulent activity
- Once you have resolved the dispute with the company, request a letter stating that the company closed the accounts and discharged the fraudulent debt

File a Complaint with the FTC

- You can file a complaint with the Federal Trade Commission by:
 - Visiting the FTC website
[https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03)
 - Calling 1-877-ID-THEFT
 - Writing the Identity Theft Clearinghouse



Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

File a Report with Police

- Call your local police department to file a report about your identity theft
 - If the police are reluctant to file an ID Theft Report, request that a “Miscellaneous Incident” report be filed OR try another jurisdiction, such as a state police agency
- Bring a printed copy of your FTC ID Theft Complaint Form to be incorporated into or attached to the police report
- Request a copy of the formal police report

How Do I Protect Against ID Theft?

- Check your credit report
 - Visit www.annualcreditreport.com for a free copy of each of the three credit reporting agency's reports.
 - Call 877-322-8228 to request paper copies of your reports
- Review financial statements regularly
 - Always review your banking and credit card statements for unauthorized activity as soon as you receive them

How Do I Protect Against ID Theft?

- Enroll in a credit monitoring service
 - These usually involve a fee so be sure to know what services you're getting for your money
 - Prices & services vary widely so do your homework!
- Enroll in a Timberland Bank Rewards Account
 - Timberland offers an Identity Theft Insurance Benefit with any Rewards account
 - Visit your local Timberland Branch or www.timberlandbank.com for details.



I Need More Information...

- There are multiple resources for victims of identity theft
 - www.ftc.gov
 - www.onguardonline.gov/idtheft
- Be sure to use trusted resources as thieves can be clever and use your need as another way to deceive
- Visit your local Timberland Bank Branch for additional assistance

References: www.ftc.gov, www.usdoj.gov