

What To Do To Guard Against Identity Theft

If you suspect a possible loss of personal data, we recommend you take the following steps in order to minimize the possibility of someone stealing your identity.

Place an initial fraud alert on your credit reports

The alert tells creditors to contact you before opening any new accounts or making any changes to your existing accounts. It can help stop someone from opening new credit accounts in your name. An initial fraud alert stays on your credit report for 90 days.

Call the toll-free fraud number of any one of the three nationwide credit reporting companies listed below to place an initial fraud alert on your credit report.

When you place this alert on your credit report with one nationwide credit reporting company, that company is required to contact the other two, so the alert will be on all versions of your report. Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.

The Federal Trade Commission (FTC) recommends that you wait about a month from the date of the theft before you order your report, because suspicious activity may not show up right away.

Contact information for Credit Reporting Agencies

Equifax: 1-800-525-6285

P.O. Box 740241
Atlanta, GA 30374-0241
www.equifax.com

Experian: 1-888-EXPERIAN (397-3742)

P.O. Box 2002
Allen, TX 75013
www.experian.com

TransUnion: 1-800-680-7289

Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com

After you receive your credit reports

Review them for suspicious activity, such as:

- Inquiries from companies you didn't contact
- Accounts you didn't open
- Debts on your accounts that you can't explain

Check the information on the report to make sure it is correct:

- Social Security number
- Address(es)
- Name or initials
- Employers

If you decide not to file an initial fraud alert, we still recommend that you order a copy of your credit report.

Order a credit report at:

<http://www.annualcreditreport.com/>
1-877-322-8228

You can also order your reports from each of the three nationwide consumer reporting companies. You may order all three of the reports at the same time, or you can order your report from each one of the companies one at a time.

Federal law allows you to order one free copy of your report from each of the nationwide consumer reporting companies every 12 months. For more information on getting your credit reports free once a year or buying additional reports, please read *Your Access to Free Credit Reports* published by the FTC. A copy is enclosed.

If your information has been misused

- File a report about your identity theft with the police
- File a complete with the Federal Trade Commission:
www.consumer.gov/idtheft
1-877-ID-THEFT (1-877-438-4338)
- You should also read *Take Charge: Fighting Back Against Identity Theft* at <http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm> for detailed information on other steps to take in the wake of identity theft.

If you have questions about identity theft or believe any of your accounts at The Bank, N.A. have been compromised, please contact our consumer fraud specialist, Kevin Priddle at either 423-2265 or 1-800-259-2262 ext. 106.