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Under the Gramm-Leach-Bliley Act (GLBA) and Privacy Laws we are required to ensure the confidentiality of a consumer's information. Here are ways a consumer can protect their ID's from theft:

<ul style="list-style-type: none"> • Monitor credit annually to ensure accuracy <ul style="list-style-type: none"> ○ Contact www.annualcreditreport.com ○ (877)322-8228 ○ Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 	<ul style="list-style-type: none"> • Use a P.O. Box <ul style="list-style-type: none"> ○ Contact your local U.S. Postal Service Office or visit www.usps.com
<ul style="list-style-type: none"> • Request fraud alerts from the 3 major CRA's <ul style="list-style-type: none"> ○ Equifax, Experian, and TransUnion (see contact list below) 	<ul style="list-style-type: none"> • Freeze your credit with the 3 major CRA's <ul style="list-style-type: none"> ○ Equifax, Experian, and TransUnion (see contact list below)
<ul style="list-style-type: none"> • Opt-out of junk mail / internal marketing lists / offers of credit <ul style="list-style-type: none"> ○ https://dmachoice.org OR https://www.optoutprescreen.com 	<ul style="list-style-type: none"> • Enroll in the "DO NOT CALL" registry with FTC (Federal Trade Commission); it's FREE! <ul style="list-style-type: none"> ○ Register online: www.donotcall.gov • Call in: (888)382-1222 / TTY (866)290-4236

To contact a Consumer Reporting Agency (CRA)	
Equifax	Credit Information Services P.O. Box 740241 Atlanta, GA 30374 Ph: (800)997-2493 www.equifax.com
Experian	P.O. Box 9554 Allen, TX 75013 Ph: (888)397-3742 www.experian.com
TransUnion	Fraud Victim Assistance Department P.O. Box 2000 Chester, PA 19016 Ph: (800)916-8800 www.transunion.com

You have the right to ask that nationwide consumer credit reporting agencies (CRA's) place "fraud alerts" in your credit file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit.

You may place a fraud alert by calling just one of the three CRA's. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your credit file.



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ID Theft Victim – To Do List

Take back your life in 7 steps:

www.idhijack.com	
STEP 1	Contact the 3 credit bureaus; ask that they issue a fraud alert and attach a statement to your credit report, get copies from the 3 bureaus (Equifax, Experian and TransUnion)
STEP 2	Review your credit reports thoroughly; look for accounts you did not apply for or open, inquiries you did not initiate, or defaults and delinquencies you did not cause
STEP 3	File a report with your Local Police or in the community where the ID theft took place; keep a copy of the Police report
STEP 4	Fill out an ID theft victim's complaint and affidavit form; available from the Federal Trade Commission (FTC) at www.ftc.gov/idtheft or (877)FTC-HELP (438-4338)
STEP 5	Close any accounts that have been accessed fraudulently; contact all creditors – including banks / credit card companies / other service providers where your accounts have been compromised
STEP 6	Stop payment on checks; if a thief stole checks or opened bank accounts in your name, contact a major check verification company to report the fraud activity
STEP 7	Contact the loan Postal Inspector; if you believe someone has changed your address through the post office or has committed mail fraud – ask the Postmaster to forward all mail in your name to your own address

To Do List when your computer is hacked or phished:

- 1) Change all passwords
- 2) Run anti-spyware and anti-virus programs / scans
- 3) Clear out private information in your internet browsers
- 4) Clear out sensitive data from internet Temp Folder (clearing cache, delete history)
- 5) Close online accounts



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