

## If You Are Victimized...

If you are a victim of identity theft, do the following:

- ✔ File a police report, and call the Federal Trade Commission.
- ✔ Contact your banker.
- ✔ Tag accounts closed due to fraud: "closed at consumer's request."
- ✔ Notify any one of the three credit bureau's fraud units. A single call to any of the three bureaus can result in a "security alert" being placed at all of the bureaus and a free credit report from each organization.
- ✔ Establish a password for telephone inquiries on credit card accounts.
- ✔ Request a copy of your credit report (free to fraud victims), and consider reviewing bi-monthly copies of your credit report until your case is resolved (available at a minimal cost to fraud victims).
- ✔ Report check theft to check verification companies.
- ✔ Check post office for unauthorized change of address requests.
- ✔ Follow-up contacts with a letter and keep copies of all correspondence.

## Where To Get Help

### Credit Reporting Bureaus:

- **Equifax (www.equifax.com):**  
Report Fraud .....800-525-6285  
Order Credit Report.....800-685-1111
- **Experian (www.experian.com):**  
Report Fraud .....888-397-3742  
Order Credit Report.....888-397-3742
- **Trans Union (www.transunion.com):**  
Report Fraud .....800-680-7289  
Order Credit Report.....800-888-4213

### Identity Theft Resource Center:

[www.idtheftcenter.org](http://www.idtheftcenter.org)

### Social Security Administration:

- Report Fraud .....800-269-0271
- Order Benefits and  
Earnings Statement .....800-772-1213

### Reporting Fraudulent Check Use:

- Chexsystems .....800-428-9623
- Equifax .....800-437-5120
- Global Payment Systems .....800-638-4600  
ext. 555
- International Check Services .....800-526-5380
- TeleCheck.....800-710-9898

### Federal Trade Commission:

- **ID Theft Prevention** .....[www.FTC.gov](http://www.FTC.gov)  
*and click on consumer protection*  
1-877-FTC-HELP (1-877-382-4357)
- **File ID Theft Reports** .....1-877-ID THEFT  
(1-877-438-4338)



[www.AmericasCommunityBankers.com](http://www.AmericasCommunityBankers.com)

# IDENTITY THEFT

- **What You Can Do**
- **What Your Bank Is Doing**
- **What to Do if You Become a Victim**

THE PEOPLES SAVINGS BANK  
P. O. Box 38193  
Urbana, Ohio 43078

**T**his year, more than 750,000 Americans will be victims of identity theft, according to government and private sector estimates. Identity theft occurs when someone steals your personal information to establish credit...purchase items...or borrow money in your name.

The incidence of this fraud is growing. Millions could eventually be affected by this “crime of the 21st century.” What should you watch for? How can you protect yourself? And *what is your bank doing* to safeguard your good name?

## Protecting Yourself

- 1.** Don't release your financial information such as checking account and credit card numbers, or your Social Security number, to anyone over the phone or email, unless you know the person or organization you're dealing with. Don't even release that information to someone claiming to be from your bank.
- 2.** Report lost or stolen checks immediately. Review new deliveries of checks to make sure none have been stolen in transit.
- 3.** Notify your bank of suspicious phone inquiries such as those asking for account

information to “verify a statement” or “award a prize.”

- 4.** Shred financial solicitations or financial statements before disposing of them.
- 5.** Deposit your mail into a secure, official Postal Service collection box. Thieves may use your outgoing mail to steal your identity.
- 6.** If regular bills fail to reach you, call the company to find out why. Someone may have filed a false change-of-address notice to divert your mail to his or her address.
- 7.** If your bills include questionable items, investigate immediately. This is often the first sign of identity theft fraud.
- 8.** Contact the major credit reporting companies to review your file and make certain the information is correct. For a small fee, you can obtain a copy of your credit report at any time. The three major credit bureaus are:

**Equifax 800-685-1111**

**Experian 888-397-3742**

**TransUnion 800-888-4213**

## What Your Bank Is Doing

Substantial measures are in place at your bank to protect your identity against theft and fraud:

- **Privacy Policies**—We maintain rigorous information security programs and privacy policies to protect your personal and financial information. These policies are stringent and enforced, with employee training provided regularly. We treat your confidential information with the utmost care—whether online or in-person.
- **Internal Confidentiality**—Access to non-public information about you is limited to employees who need to know that information to provide products and services to you.
- **Internet Protection**—Before using any of our online services, you will select, or be assigned, your own personal password. It is important that you protect this information. Do not leave it in a place where it may be easily found, such as in a wallet or under a keyboard.
- **Encrypted Security**—Whenever you are online with your bank, your transactions and personal information are secured by powerful encryption software that converts the information into secure code.