

Check List for Victims

If you become a victim of identity theft you should do the following:

- ✓ File a police report.
- ✓ Contact your banker.
- ✓ Notify credit bureau fraud units.
- ✓ Place a fraud alert statement on your credit report.
- ✓ Request that credit bureaus identify accounts closed due to fraud as "closed at consumer's request."
- ✓ Request free credit reports (fraud victims are entitled to two free credit reports from each of the credit bureaus).
- ✓ Report check theft to check verification companies.
- ✓ Check post office for unauthorized change of address requests.
- ✓ Follow-up contacts with letter and keep copies of all correspondence.

- **Information Security**—Keeping your financial information secure is one of our most important responsibilities. We maintain physical, electronic and procedural safeguards to protect customer information.

For more information on the prevention of Identity Theft visit:
www.FTC.gov

and click on consumer protection
OR CALL

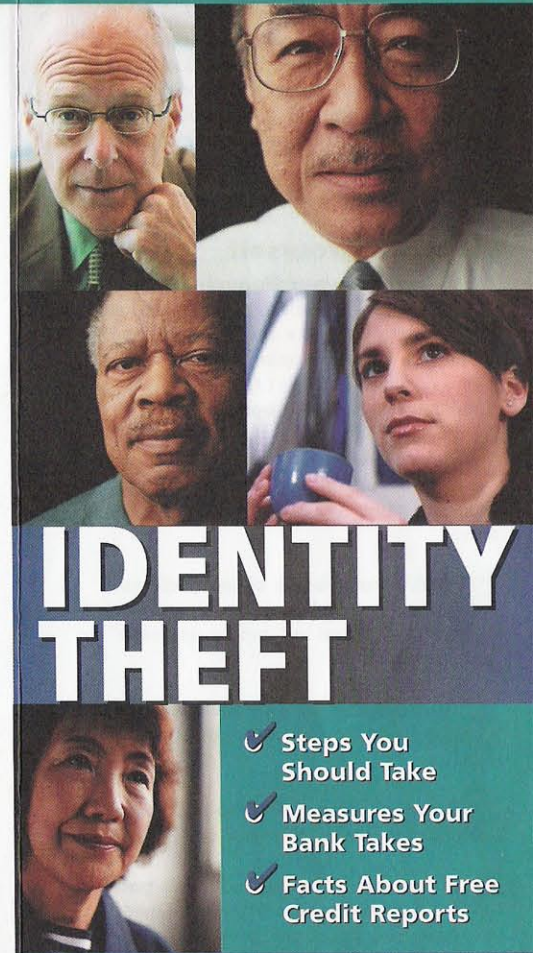
1-877-FTC-HELP (1-877-382-4357)

consumers can file identity theft reports by calling

1-877-ID THEFT (1-877-438-4338)



www.AmericasCommunityBankers.com



✓ Steps You Should Take

✓ Measures Your Bank Takes

✓ Facts About Free Credit Reports

The number of Americans affected by identity theft will top 30 million this year. Identity theft occurs when someone steals your personal information to establish credit... purchase items...or borrow money in your name.

How can you protect yourself? Here are some important facts, tips and reminders:

Protecting Yourself

1 Safeguard your financial information such as checking and credit card numbers, and your Social Security number. Unless you know the person or organization you're dealing with, don't give it out, even 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.

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 and steal your identity.

7 If your bills include questionable items, investigate immediately. This is often the first sign of identity theft fraud.

8 Avoid phishing scams. Never reply directly or click on a link in response to an email that asks for personal or financial information. If you are concerned about your account contact the company or institution via a web site you know to be genuine. Remember—your bank will never contact you "out of the blue" to ask for personal financial information.

FREE CREDIT REPORTS: FAST FACTS

A new law (The Fair and Accurate Credit Transactions Act, or FACT Act) requires each of the three credit reporting companies to provide you a free copy of your credit report, at your request, once every 12 months. A credit report contains information about you and your credit/payments history. This information is used to evaluate your applications for credit, insurance, employment, renting a home and for other purposes.

- Free reports are being phased in from West to East, with all regions eligible by 09/01/05.
- You can get your report at www.annualcreditreport.com, or call 877-322-8228. You can also contact the credit reporting companies:
Equifax (www.equifax.com)
800-685-1111
Experian (www.experian.com)
888-397-3742
TransUnion (www.transunion.com)
800-888-4213

Measures Your Bank Takes

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

- **Privacy Policies**—Our privacy policies protect your personal and financial information. These policies are *stringent and enforced*, with employee training provided regularly.
- **Internal Confidentiality**—Access to nonpublic information about you is limited to employees who need to know that information to provide you with products and services.

■ Order from all three, since each one derives its information from different sources. Some experts advise staggering them over the course of one year to keep track of your status with a free report every four months.

- You can also get a free report if:
 - ✓ A company takes adverse action against you, such as denying you credit;
 - ✓ Your report is inaccurate because of fraud.
 - ✓ You are unemployed and plan to look for a job within 60 days;
 - ✓ You are on welfare;
- If you find inaccuracies in the report:
 - ✓ Tell the credit reporting company—they must investigate right away, and must forward your data to the company that provided the inaccurate information.
 - ✓ Tell the creditor in writing that you dispute the item.
- An employer or prospective employer cannot get a copy of your report without your written consent.