8 **If your bills include questionable items,** don't ignore them. Instead, investigate immediately to head off any possible fraud.

9 **Periodically contact the major credit reporting companies** to review your file and make certain the information is correct. (See related article on the FACT Act to learn about obtaining free reports.)

## CREDIT REPORTING BUREAUS

**Equifax (www.equifax.com)**
Place a fraud alert: 1-888-766-0008
Order a credit report: 1-800-685-1111

**Experian (www.experian.com)**
Place a fraud alert: 1-888-397-3742
Order a credit report: 1-888-397-3742

**TransUnion (www.transunion.com)**
Place a fraud alert: 1-800-680-7289
Order a credit report: 1-800-888-4213

**The bottom line:** If you have any questions or concerns about protecting your financial identity, come in and visit your banker.

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SAMPLE

## FACT ACT PROTECTIONS

# Tools to Prevent IDENTITY THEFT

- Consumer Tips
- Fair Credit Act Information
- Free Credit Reports
- Credit Bureau Contacts

# Protecting Your Identity

The number of Americans who have experienced identity theft has surpassed 27 million, with the incidence rate increasing every year. Substantial measures are in place at your bank to protect your identity and your accounts against theft and fraud. For example, stringent **bank privacy policies** protect your personal and financial information. **Password protection for online transactions** help assure online security. When using our online services, you develop a secret password that only you know. **Encryption** of online transactions with your bank converts your information into secure code, protecting you against hackers.

**Maximum security is possible *only with your help.*** Here's what you can do to stop these crimes before they happen:

1. **Do not give out financial information** such as checking and credit card numbers, or your Social Security number, unless you know the person or organization.
2. **Report lost or stolen checks immediately.** Your bank will block payment on them.
3. **Notify your banker of suspicious phone inquiries** such as those asking for account information to "verify a statement" or "award a prize."
4. **Closely guard your ATM** Personal Identification Number and ATM receipts.
5. **Shred any financial solicitations** and bank statements before disposing of them.
6. **Put outgoing mail** into a secure, official Postal Service collection box.
7. **If regular bills fail to reach you,** call the company to find out why.

SAMPLE

## FACT Act Helps to Fight Identity Theft

***Free credit report, other provisions help consumers***

The Fair and Accurate Credit Transactions Act (FACT Act) will help reduce identity theft according to Congress and the Federal Trade Commission. For example, one provision requires the three major credit-reporting agencies to provide consumers with a **free copy of their own credit report.**

Another provision to help prevent identity theft is the National Fraud Alert System. Consumers who reasonably suspect they have been or may be victimized by identity theft, or who are military personnel on active duty away from home, **can place an alert** on their credit files. The alert will put potential creditors on notice that they must proceed with caution when granting credit.

Other measures will help consumers **recover their credit reputation** after they have been victimized:

- ✔ Credit reporting agencies must **stop reporting allegedly fraudulent account information** when a consumer establishes that he or she has been the victim of identity theft;
- ✔ Creditors or businesses must **provide copies of business records** or fraudulent accounts or transactions related to them. This information can assist victims in proving that they are, in fact, victims.
- ✔ Consumers will be allowed to **report accounts affected by identity theft directly to creditors**—in addition to credit reporting agencies—to prevent the spread of erroneous information.

**HOW TO OBTAIN A FREE CREDIT REPORT:**
**www.annualcreditreport.com**
**(877) 322-8228**