



BEACH BUSINESS BANK

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6 Steps If Your Identity is Stolen

When and if there is a possibility that your identity has been exposed, or if it already is, the following steps should quickly be followed to protect your name.

1. First and foremost, contact one of the three credit reporting agencies. They are Equifax (888-766- 0008), Experian (888-397-3742), and TransUnion LLC (800-888-4213). One of these agencies will contact all the others, and a fraud alert will be placed on each of your credit reports within 24 hours. Once the agencies are on alert, you will receive a free credit report from all three agencies and no longer receive pre-approved offers by mail. Also, make sure to write a victim statement explaining the circumstances and ask that it be put with your file at each agency.
2. Contact all creditors for the accounts that may have been exposed. Ask the creditors to provide you and your local investigating law agency with copies of the fraudulent activities. In addition to the phone calls, always be sure to put your complaints in a letter.
3. Make a call to the FTC (877-438-4338). Although federal investigators tend to focus on the largest and most complex cases, they are always tracking identity crimes in hopes of breaking up large identity theft rings. Most importantly, you must fill out the ID Theft Affidavit on the FTC's website and make copies to send to all the creditors.
4. Change all of your account passwords, even if you think the account was not exposed. Avoid using any personal information as a password.
5. If you believe your Social Security Number has been used, notify the Office of the Inspector General. Ask for your Personal Earnings and Benefits Statement and check for accuracy and report any suspicious activity.
6. Last but not least, it may be necessary to change your driver's license number. It might be possible the criminals are using it as an ID.

Since this crime has become more prevalent than ever, it is important to always stay informed on additional ways to protect your name.