

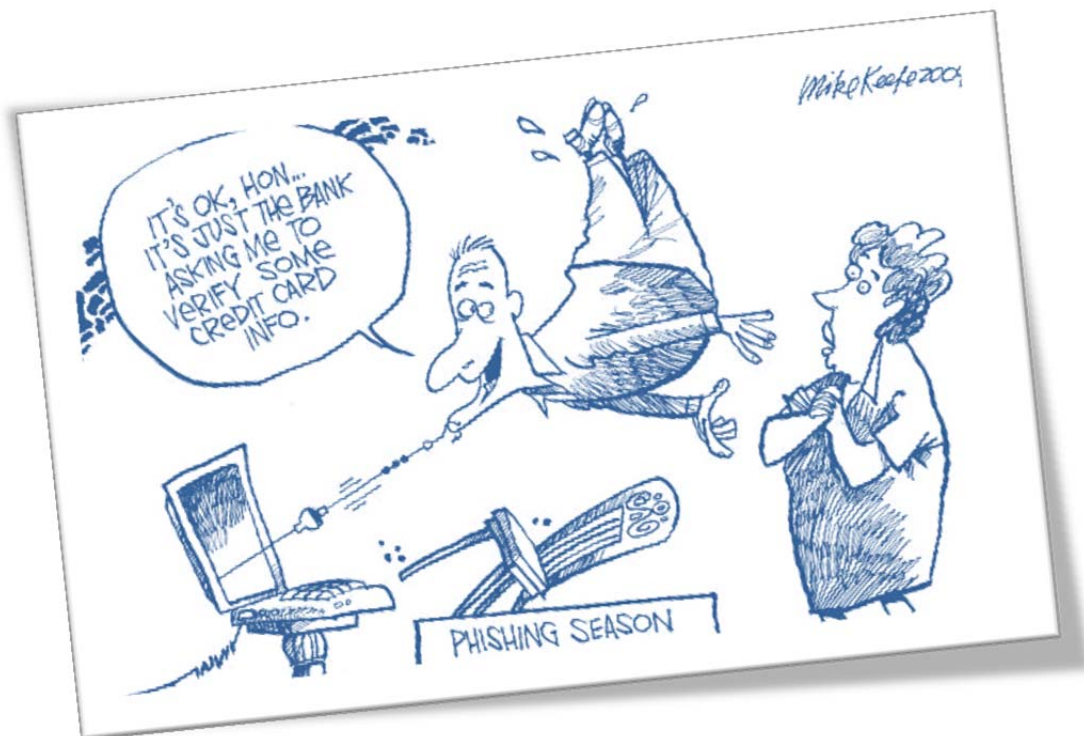
Ways to Protect Your ID

Below are some suggested methods you can use to protect your ID's from theft:

- ① Monitor credit annually
 - www.annualcreditreport.com
- ① Request fraud alerts from the 3 major Credit Reporting Agencies
 - Equifax, Experian and TransUnion
- ① Opt-out of junk mail/internal marketing lists/offers of credit
 - <https://dmachoice.org> OR <https://www.optoutprescreen.com>
- ① Use a P.O. Box
 - Small box costs around \$5 range
- ① Freeze your credit
 - Freezing/unfreezing costs around \$10 range
- ① Enroll (for FREE) in the "DO NOT CALL" registry with FTC (Federal Trade Commission)
 - Register online: www.donotcall.gov
 - (888)382-

To Do List When Your Computer is Hacked or Phished

- 1) Change all passwords
- 2) Run anti-spyware/malware and anti-virus programs
- 3) Clear out private information in your internet browsers; clear out sensitive data from internet Temp Folder (clearing cache, delete history)
- 4) Close online accounts, notify banks/institutions to obtain new accounts (if needed)



ID Theft Victim: To Do List

Take Your Life Back 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. Request copies from each bureau (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. Make sure that your personal information is all correct (name, address, Social Security number, etc.) If you see anything suspicious, report that activity to the credit reporting bureau.
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 as creditors will ask to see them.
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 {382-4357}. Creditors will be able to investigate your claims in part by using this form.
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. Request that the accounts are closed "at customer's request" for the reporting agency.
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.

Credit Reporting Agencies

To Contact a Consumer Reporting Agency (CRA)	
Equifax	Credit Information Services – Consumer Fraud Div. P.O. Box 105496 Atlanta, GA 30348-5496 Ph: (800)997-2493 www.equifax.com
Experian	P.O. Box 2104 Allen, TX 75013-2104 Ph: (888)EXPERIAN {397-3742} www.experian.com
TransUnion	Fraud Victim Assistance Dept. P.O. Box 390 Springfield, PA 19064-0390 Ph: (800)680-7289 www.transunion.com



1300 MCFARLAND BOULEVARD •
TUSCALOOSA, ALABAMA • 35406
PHONE 205-391-6700 • TOLL FREE 800-

