

## IDENTITY THEFT: Steps to Take if You are a Victim

*If you suspect misuse of your personal information to commit fraud, **take action immediately**. Keep a record of all conversations and correspondence when you take the following suggested steps:*

1. **Contact First Indiana Bank and other bank(s) where you have accounts as well as credit card issuers immediately** so that the following can be done: access to your accounts can be protected; stop payments on missing checks; personal identification numbers (PINs) and online banking passwords changed; and a new account opened, if appropriate. Be sure to indicate to the bank or card issuer all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statements. Contact the major check verification companies to request they notify retailers using their databases not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. Three of the check verification companies that accept reports of check fraud directly from consumers are: Telecheck (800) 710-9898, International Check Services (800) 631-9656 and Equifax (800) 437-5120.
2. **File a police report with your local police department.** Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that you are a victim of identity theft.
3. **Contact the three major credit bureaus** and request a copy of your credit report. Review your reports to make sure additional fraudulent accounts have not been opened in your name or unauthorized changes made to your existing accounts. Check the section of your report that lists "inquiries." Request the "inquiries" be removed from your report from the companies that opened the fraudulent accounts. In a few months, order new copies of your reports to verify your corrections and changes to make sure no new fraudulent activity has occurred. Request a "fraud alert" for your file and a victim's statement asking creditors to call you before opening new accounts or changing your existing ones. This can help prevent an identity thief from opening additional accounts in your name. Here are the major credit bureaus and their phone numbers: Equifax (800-525-6285), Experian (888-397-3742) and Trans Union (800-680-7289).
4. **Check your mailbox for stolen mail.** Make sure no one has requested an unauthorized address change, title change, PIN change or ordered new cards or checks to be sent to another address. If a thief has stolen your mail to get credit cards, bank and credit card statements, pre-screened credit offers or tax information, or if an identity thief has falsified change-of-address forms, that's a crime. Contact your local post office and police.

5. **Maintain a written chronology of what happened**, what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference number and instructions.

Source: American Bankers Association, ABA Identity Theft Communications Kit – Consumer Tips, <<http://www.aba.org>>, accessed on March 1, 2007.

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