



What to do in case you are a victim of identity theft

- **Contact Penn Community Bank immediately.** Your accounts can be frozen and transactions can be tracked.
- **Report the Identity Theft to the Authorities.** Contact the Police or Sheriff in your area to file a police report and obtain a case number. It is important to obtain a case number to help you correct your credit rating.
- **Set up a folder to keep a detailed history of the crime.** Include a log of every action you take, copies of all correspondences and/or forms you receive or send, names and contact information for all people you surrounding disputed transactions. Keep track of the financial loss to you.
- **Contact all creditors.** Do this by phone and in writing, saving copies of the letters, to be sure they are properly informed. Wherever possible ask to speak to the company's fraud department. Close any bank and credit card accounts you believe to be compromised or opened without your authorization. When you open new accounts, create new user names, PINs, passwords and avoid using easily available information.
- **Contact the three major credit reporting agencies.** Contact the fraud department of each agency to report the identity theft. Ask for a "Fraud Alert Victim Impact" statement to be placed in your credit file asking that creditors call you before opening any new accounts. The credit agencies will need to know your police report case number. Ask for a copy of your credit report.
- **Contact the Federal Trade Commission (FTC) to report the problem.** The FTC is the national clearing house for complaints by victims of identity theft. Their hotline is 1-877-IDTHEFT. The FTC also provides a uniform IFD Theft Affidavit that is accepted and endorsed by many businesses, along with a form to report the identity theft to the FTC.
- **Ask businesses to provide you with information about transactions made in your name.**
- **If you have any checks stolen or bank accounts set up fraudulently, immediately report it to these agencies:**
 - National Check Fraud Service: 843-571-2143
 - TeleCheck: 1-800-710-9898
 - CheckRite: 1-800-766-2748
 - ChexSystems: 1-800-842-5880
 - International Check Service: 1-800-526-5380
 - Contact Social Security at their fraud hotline: 1-800-269-0271
 - Contact the State Office of the Department of Motor Vehicles: Contact the DMV to see if another license was issued in your name. If so,



request a new license and fill out the DMV's complaint form to begin the fraud investigation process.

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