

## IDENTITY THEFT, WOULD YOU KNOW WHAT TO DO IF IT HAPPENED TO YOU?

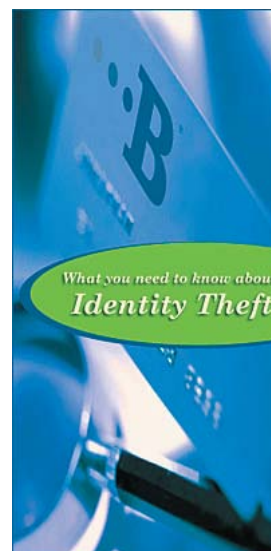
### MAKE SURE YOU KNOW WHAT'S IN YOUR WALLET!

#### Wallet Checklist

It's smart to keep a list of everything you keep in your wallet, in case any items are lost or stolen.

Some common items include:

- Drivers License/Government ID
- Social Security Card
- Passport
- Employment ID
- Medical Health Card
- Dental insurance card
- Car insurance card
- Credit cards (examples)
  - MasterCard
  - Visa
  - American Express
  - Discover
  - Diners Club
  - Department Store
- ATM card
- Debit/ATM card
- Checks on your accounts
- Checks waiting to be cashed
- Library Card
- PIN or codes (These should never be in your wallet!)
- Group membership cards
- Professional group membership cards
- AARP card
- Entertainment Card
- Purchase program cards (Ex. Starbucks, Subway)
- Gift cards
- Gift certificates
- Firearms Owner Identification Card (FOID)
- Pictures
- Telephone numbers
- Business cards
- Gas card
- Store discount card



### WHAT TO DO IF YOUR WALLET IS LOST OR STOLEN:

Immediately call the police and report the theft/loss

- Cancel all credit, ATM, debit and other stolen or lost cards
- Request written verification that each account has been closed
- Call the three major credit reporting agencies to report the theft and register for fraud alerts:
  - Equifax 800-525-6285
  - Experian 888-397-3742
  - Trans Union 800-680-7289
- Write down the card number, date of the call, name and ID or extension no. of each person you speak with and what you were told. (Note: Sometimes employees are reluctant to give you their name but they should be able to provide their company ID or extension number.)
- Write a follow-up confirmation letter to each party contacted.
- To replace a Social Security card, contact the Social Security Administration 800-269-0271.
- For information about a stolen or lost driver's license, contact the DMV (Department of Motor Vehicles / Secretary of State's Office). To report a stolen or lost Bridgeview Bank ATM/Debit Card, please call our Customer Care Center at 800-794 2070.

NOTE: An initial fraud alert stays on your credit report for 90 days. When you place this alert on your credit report with a nationwide consumer reporting company, you'll get information about ordering one free credit report from each of the three major consumer reporting companies. It's prudent to wait about one month after your information was stolen before you order your report. That's because suspicious activity may not show up right away. Once you get your reports, review them for suspicious activity, like inquiries from companies you didn't contact, accounts you didn't open, and debt on your accounts that you can't explain. Check that information – like your social security number, address(es), name or initials, and employers – is correct.

## **BEFORE YOU BECOME A VICTIM OF IDENTITY THEFT...**

- Make copies (preferably color), front and back, of every card in your wallet and put the copies in a Bridgeview Bank safe deposit box.
- Memorize your social security number. Never put your social security number on your driver's license, checks or any other item you carry with you.
- Never tell anyone any PIN (Personal Identification Number).
- Never tell anyone any Password.
- Never give personal information over the telephone unless you make the call and know with whom you are speaking.
- Be familiar with your credit card billing and bank account statement cycle: If a bank or credit card account statement is not received when you usually receive it, contact your bank or credit card company immediately.
- Review bank account and credit card statements promptly Immediately notify the bank and/or credit card provider of any unauthorized transactions (see Wallet Checklist).
- Sign up for online banking and use it to review your account during the statement cycle to see if there are any unauthorized transactions—if so, contact your bank immediately.
- Secure your mailbox.
- Know when your mail is delivered.
- Have a cross cut shredder. Shred anything with your name or personal information on it—Tearing up your papers may not be adequate to obliterate personally identifying information.
- Take advantage of free credit reports provided yearly (upon request) by the three major credit reporting agencies.
- Review any credit report to confirm no one tried to open an account in your name or get credit based on your information.
- Remove your name from lists sold to credit card companies by consumer reporting firms.
- Stop solicitations from the Direct Marketing Association's 5,200 membership companies. For free forms, write to the Direct Marketing Association, Mail Preference Service, and P.O. Box 643, Carmel, NY 10512. Forms can be obtained online for \$5 at: [www.dmaconsumers.org/cgi/offmailinglist](http://www.dmaconsumers.org/cgi/offmailinglist). Remove yourself from mortgage refinancing and home equity loan offers by calling the Acxiom U.S. Consumer Hotline at (877) 774-2094 or by writing to:
- DataQuick, Attn: Opt-Out Dept., 9620 Towne Center Drive, San Diego, CA 92121. For more information about identity theft, check out the following web sites:

[www.bridgeviewbank.com](http://www.bridgeviewbank.com)

[www.FDIC.gov](http://www.FDIC.gov)

[www.aarp.org/bulletin](http://www.aarp.org/bulletin)

## **WHAT TO DO IF YOU BECOME A VICTIM OF THEFT:**

IMMEDIATELY REPORT ANY THEFT TO THE POLICE DEPARTMENT! For theft involving mail, also contact the United States Postal Inspector.

Close credit card accounts, shred all credit cards for the accounts you are closing and send a letter to the credit card company's by certified mail, return receipt requested, asking the accounts be closed. If you cannot afford to send the letter by certified mail, use a Certificate of Mailing that can be obtained at any post office. Be sure to keep a copy of the letter you send and the date it was sent. If the account closing is not confirmed in writing within 30 days, contact the credit card company to confirm they received your request, and also confirm that the closed account was reported to the credit bureau as closed upon your request, and that there was no balance on the account when closed.

Suggested language for use when drafting your letter to your credit card company. (keep a copy for your records):

Your Name  
Your Street Address  
City, State Zip Code  
Daytime telephone number

Date  
Name of Credit Card Company  
Street Address of Credit Card Company  
City, State, & Zip Code of Credit Card Company

Re: [Provide the credit card number or other number shown on the card]

Please close the above account immediately, notify all credit bureaus the account has been closed at my request [with no balance due] and send me a letter confirming the account has been closed. All credit cards associated with the above number have been destroyed.

[Optional: Please remove my name and address from all mailing lists and do not share my information].

Thank you.

Sincerely,