

# IDENTITY THEFT

Identity theft occurs when someone steals your personal information to establish credit, purchase items, or borrow money in your name. Here are some important facts, tips and reminders to help you protect yourself:

## Protecting Yourself

- 1** Safeguard financial information such as checking and credit card numbers and your Social Security number. Unless you know the person or organization you're dealing with, don't give it out, even to someone claiming to be from your bank.
- 2** Report lost or stolen checks immediately. Review check deliveries to make sure none have been stolen in transit.
- 3** Notify Cape Savings Bank of suspicious phone inquiries such as those asking for account information to "verify a statement" or "award a prize."
- 4** Shred financial solicitations or financial statements before disposing of them.
- 5** Deposit mail into an official Postal Service collection box.
- 6** If regular bills fail to reach you, call the company to find out why. Someone may have filed a false change-of-address notice to divert your mail and steal your identity.
- 7** If your bills include questionable items, investigate immediately. This is often the first sign of identity theft.
- 8** Avoid phishing scams. Never reply directly or click on a link in response to an email that asks for personal or financial information. If you are concerned about your account contact the company or institution via a web site you know to be genuine.



1-800-858-BANK • [www.capesb.com](http://www.capesb.com)

## CHECK LIST FOR VICTIMS

If you become a victim of identity theft,  
you should do the following:

- File a police report.
- Contact your bank.
- Notify credit bureau fraud units.
- Place a fraud alert statement on your credit report.
- Request that credit bureaus identify accounts closed due to fraud as “closed at consumer’s request.”
- Request free credit reports (*fraud victims are entitled to 2 free credit reports from each bureau*).
- Report check theft to check verification companies.
- Check post office for unauthorized change of address requests.
- Follow-up contacts with letters and keep copies of all correspondence.

### Free Credit Reports:

The FACT Act requires each of the 3 credit reporting companies to provide you a free copy of your credit report once every 12 months. You can get your report at:

**[www.annualcreditreport.com](http://www.annualcreditreport.com) • 877-322-8228**

You can also contact the credit reporting companies:

**Equifax • [www.equifax.com](http://www.equifax.com) • 800-685-1111**

**Experian • [www.experian.com](http://www.experian.com) • 888-397-3742**

**TransUnion • [www.transunion.com](http://www.transunion.com) • 800-888-4213**

For more information on the prevention of  
Identity Theft visit: **[www.FTC.gov](http://www.FTC.gov)**  
and click on consumer protection

OR CALL

**1-877-FTC-HELP (1-877-382-4357)**

Consumers can file identity theft reports by calling

**1-877-ID THEFT (1-877-438-4338)**

