

# STOCKGROWERS

## STATE BANK

This worksheet is designed to guide you through the following essential steps to assist you with stopping fraudulent use of your identity and help restore your credit:

- ✓ Contact one of the three major credit bureaus
- ✓ Contact your Creditors
- ✓ File a police report and contact the Federal Trade Commission
- ✓ Stop payment on stolen checks
- ✓ Contact the Social Security Administration

✓ **Stop fraudulent charges** before they hit your VISA credit or debit card by calling the number below. Or, you can Freeze the card by logging into your NetTeller online banking account and selecting the "Options - ATM/Debit Card" TAB and select the card you wish to Freeze. Then, follow up with a call to the bank during business hours to be sure a new card is issued.

<b>LOST &amp; STOLEN CARD SERVICES</b>	<b>Phone Number</b>	<b>Date Contacted</b>	<b>Comments</b>
Visa Check Card Services	800-523-4175		

✓ **Contact one of the Fraud Departments of the three Major Credit Bureaus:** Explain that you are a victim of identity theft, and request that a fraud alert be placed in your file, as well a fraud victim's statement, which asks creditors to call you before opening any new accounts or making changes to your existing accounts. Be sure to leave a daytime and evening phone number where you can be reached. Also, ask for a free copy of your credit report at <https://www.annualcreditreport.com>. Order new copies in a few months to verify that corrections were made and to make sure new fraudulent activity has not occurred.

<b>BUREAU</b>	<b>Phone Number</b>	<b>Date Contacted</b>	<b>Comments</b>
Equifax	800-525-6285		
Experian	888-397-3742		
TransUnion	800-680-7289		

✓ **Contact Your Creditors:** Promptly contact each of your creditors, including banks, credit card issuers, phone and utility companies, and other lenders. To protect your legal rights, follow up with a letter to each. Check for fraudulent charges and/or changes-of-address on all your accounts. Close any accounts that have been compromised and open a new account with a different number. Be sure to use different, non-obvious Person Identification Number (PINs) and passwords. Ask that inquiries related to fraud be removed.

<b>Creditor</b>	<b>Phone Number</b>	<b>Date Contacted</b>	<b>Contact Person</b>	<b>Comments</b>

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✓ **Report Social Security Fraud, Waste or Abuse with the U.S. Inspector General**

		Date	Comments
Office of the Inspector General Social Security	800-269-0271		

✓ **FILE a Police Report\*:**

Be sure to file a police report with either your local police or the department in the community where the theft took place. Then, get a copy of the police report or at the very least, the number of the report. It can help you deal with creditors who need proof of the crime. If the police are reluctant to take your report, ask to file a "Miscellaneous Incidents" report, or try another jurisdiction, like your state police. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check for a list of state Attorneys General. When you go to your local police department to file a complaint, bring this form and any supporting documentation. Ask the officer to attach or incorporate the Complaint into their police report. Also ask the officer to sign the "Law Enforcement Report" section of your Complaint.

✓ **File a complaint with the Federal Trade Commission (FTC)\*\***

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

You can file a complaint with the FTC online at [www.identitytheft.gov](http://www.identitytheft.gov), or by calling their Identity Theft Hotline, toll-free: 1-877-ID-THEFT (1-877-438-4338). Or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Be sure to call the Hotline to update your complaint if you have any additional information or problems.

To file per above numbers	Date Contacted	Contact Person
Local Police Department*		
Federal Trade Commission (FTC)**		

✓ **Stop Payment on Stolen Checks:** If your checks have been stolen, contact the bank immediately to obtain stop payment instructions. Stockgrowers State Bank 800-772-2265 or Meade State Bank 620-873-2123

✓ **Additional Needs of Identity Theft Victims**

Remove Fraudulent Utility & Phone Charges	State Public Utility Commission (Kansas- 800.662.0027)
Report Stolen Mail that has been used to obtain new accounts	U.S. Postal Inspector <a href="http://postalinspectors.uspis.gov">postalinspectors.uspis.gov</a>