

Helping our customers avoid being a victim of
Identity Theft

Identity Theft



Helpful tips to avoid being a victim of Identity Theft

- Never place outgoing bill payments in a home mailbox.
- Maintain a list of phone numbers to call credit card issuers, and keep in safe place.
- Never give personal information over the phone unless initiated by the customer.
- Sign all new credit and debit cards immediately.
- Shred credit card offers and all personal documents before placing them in the trash.
- Never have a Social Security Number or Driver's License Number printed on checks.
- Never use a Social Security Number for means of identification or as a PIN number.
- Never carry sensitive information unless absolutely necessary.
- Order copies of credit reports annually from the Consumer Reporting Agencies.

If you have been a victim of Identity Theft

- Report the crime to the police immediately. The Bank will require a copy of the report to verify the crime.
- Close any bank accounts that may be affected.
- Notify the Federal Trade Commission (FTC) at 1-877-ID THEFT. The FTC is the federal clearinghouse for complaints of identity theft. The Commission assists victims by providing information to resolve the problems that typically arise as the result of identity theft. The FTC may also refer victim complaints to other appropriate government agencies and private organizations for further action.
- Immediately contact credit card issuers. Get replacement cards with new account numbers, and ask that the old account be processed as "account closed at consumer's request" for credit record purposes.
- For driver's license and other government-issued identification, contact the agency that issued the ID to cancel the document and get a replacement
- Keep a log of all conversations with authorities and financial entities.



***The FACT Act also protects customers from Identity Theft.
Ask how the FACT Act can help you.***



**National Bank
of Sallisaw**

Member FDIC

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Consumer Reporting Agencies

Equifax Consumer Relations

PO Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Trans Union

PO Box 1000
Chester, PA 19022
800-888-4213
www.transunion.com

Experian Consumer Relations

PO Box 2002
Allen, TX 75013
888-397-3742
www.experian.com

Consumer Reporting Agencies allow consumers **one free credit report** per year at the consumer's request. The free credit report may be obtained at www.annualcreditreport.com