

Identity Theft
&
Fraud
Information Kit



Having your identity stolen is a traumatic experience. You have already taken the first important step by contacting an Ossian State Bank customer service representative immediately.

Ossian State Bank will work with you every step of the way to correct all unauthorized transactions with your Ossian State Bank accounts.

Enclosed are additional materials we hope you will find helpful when documenting and resolving this problem with your other service providers:

- ❖ A list of steps to take with resolution advice and helpful phone numbers
- ❖ A chart to record account information on your various accounts
- ❖ A customer activity log to track the chronology of what happened, what was lost and the action steps you take
- ❖ Identity theft affidavit

We hope you will find these materials beneficial in managing this process and minimizing further risk and exposure. Should you have any questions concerning your fraud claim, please contact Ossian State Bank at 260-622-4141.

Thank you for your business and we look forward to serving your financial needs.

Ossian State Bank

IDENTITY THEFT: STEPS TO TAKE IF YOU ARE A VICTIM

*If you suspect misuse of your personal information to commit fraud, **take action immediately**. Keep a record of all conversations and correspondence when you take the following suggested steps:*

1). **Contact your bank(s) and credit card issuers immediately** so that the following can be done: access to your accounts can be protected; stop payments on missing checks; personal identification numbers (PINS) and online banking passwords changed; and a new account opened, if appropriate. Be sure to indicate to the bank or card issuer all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statement. Contact the major check verification companies to request they notify retailers using their databases not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. Three of the check verification companies that accept reports of check fraud directly from consumers are:

- ❖ Telecheck 1-800-366-2425
- ❖ Certigy 1-800-437-5120

2). **File a police report** with your local police department. Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that you are a victim of identity theft.

3). **Contact the three major credit bureaus** and request a copy of your credit report. You are entitled to a free credit report if you are a victim of identity theft. Review your reports to make sure additional fraudulent accounts have not been opened in your name or unauthorized changes made to your existing accounts. Check the section of your report that lists “inquiries.” Request the “inquiries” be removed from your report from the companies that opened the fraudulent accounts. In a few months, order new copies of your reports to verify your corrections and changes and to make sure no new fraudulent activity has occurred. Request a “fraud alert” for your file and a victim’s statement asking creditors to call you before opening new accounts or changing your existing ones. This can help prevent an identity thief from opening additional accounts in your name.

Here are the major credit bureaus and their phone numbers:

- ❖ Trans Union 1-800-680-7289
- ❖ Experian 1-888-397-3742
- ❖ Equifax 1-800-525-6285

You can also contact the FTC’s ID Theft Consumer Response Center toll free at

- ❖ 1-877-IDTHEFT (438-4338)

4). **Check your mailbox for stolen mail.** Make sure no one has requested an unauthorized address change, title change, PIN change or ordered new cards or checks to be sent to another address. If a thief has stolen your mail to get credit cards, bank and credit card statements, pre-screened credit offers, or tax information, or if a thief has falsified change of address forms, that's a crime. Contact your local post office and police.

5). **Maintain a written chronology of what happened,** what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference numbers and instructions.

6). **If your social security number was used fraudulently,** report the problem(s) to the:

❖ Social Security Administrations Fraud Hotline 1-800-269-0271

In extreme cases of fraud, it may be possible for you to get a new SSN. Also, order a copy of your Earnings and Benefits Statement and check it for accuracy:

❖ Order Earning and Benefits Statement 1-800-772-1213

7). **Passports,** if you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

8). **Driver License Number Misuse:** You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the state office of the Department of Motor Vehicles (DMV) to see if another license was issued in your name. Put a fraud alert on your license. Go to your local DMV to request a new number. Also, fill out the DMV's complaint form to begin the fraud investigation process. Send supporting documents with the completed form to the nearest DMV.

9). **DO NOT GIVE IN:** Finally do **NOT** pay any bill or any portion of a bill, which is a result of identity theft. Do **NOT** cover any checks, which were written and/or cashed fraudulently. Do **NOT** file for bankruptcy. Your credit rating should not be permanently affected, and no legal actions should be taken against you. If any merchant, financial institution or collection agency suggest otherwise, simply restate your willingness to cooperate, but do **NOT** allow yourself to be coerced into paying fraudulent bills.

If fraudulent charges appear on your account call:

❖ Consumer Credit Counseling Service 1-800-388-2227

They will help in clearing false claims from your credit report.

Visit these Web sites for more information on ID Theft:

❖ U.S. Postal Inspection Service: <https://postalinspectors.uspis.gov/>

❖ Federal Trade Commission: www.consumer.gov/idtheft

❖ U.S. Secret Service: www.secretservice.gov

❖ Department of Justice:

<http://www.justice.gov/criminal/fraud/websites/idtheft.html>

❖ Federal Deposit Insurance Corporation: www.fdic.gov/consumers

Web sites for credit card companies:

- ❖ Discover: www.discovercard.com/
- ❖ MasterCard: <http://www.mastercard.us/>
- ❖ Visa: www.usa.visa.com/

To remove your name from mailing lists:

Direct Marketing Assoc.
Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735

Telephone Preference Service
P.O. Box 9014
Farmingdale, NY 11735

Add your name to the National and Indiana Do Not Call Lists.

- ❖ To add your name to the National Do Not Call List call: 1-888-382-1222 or log on to www.donotcall.gov/.
- ❖ To add your name to the Indiana Do Not Call List call: 1-888-834-9969 or log on to <http://telephoneprivacy.inatg.us/>

CUSTOMER ACCOUNT RECORD

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

In dealing with the authorities and financial institutions, keep a log of all conversations, including dates, names, and phone numbers. Confirm conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.

Credit Bureaus – Report Fraud				
Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			
Banks, Credit Cards Issuers and Other Creditors				
(Contact each creditor promptly to protect your legal rights.)				
Creditor	Address/ Phone	Date Contacted	Contact Person	Comments
Law Enforcement Authorities – Report Identity Theft				
Bureau	Phone Number	Date Contacted	Contact Person	Comments
Federal Trade Commission	1-877-IDTHEFT			
Local Police				
U.S Postal Inspector	Call Post Office			

