

Banking locally

**EVER  
AFTER**

**IS KEEPING YOUR  
INFORMATION SAFE**

## **PROTECT YOUR FAMILY AGAINST IDENTITY THEFT**

It's important to check your child's credit report as well as your own. A child's Social Security number can be used to open bank accounts, credit cards or apply for loans. Many schools require a child's personal information. You should ask how it's being collected, used, stored and discarded.

### **Here are some important ways to limit the risk of child identity theft:**

- Understand that federal law gives parents of school-age children the right to opt out of allowing schools to share contact or other directory information with third parties, including other families.
- Pay attention to forms from school that ask for personal information. Find out how information will be used, whether it'll be shared and, if so, with whom.
- Read notices from your child's school. They're required to send annual notices explaining your rights under the Federal Family Educational Rights Act (FERPA), including your right to review education records and to correct errors in the records.
- Consider the programs, such as sports and music activities that your child is involved with. They may have websites where children are pictured and named. Read their privacy policies and find out if your child's information will be used or shared.

- Check your child's credit report when they turn 16. Review the report for any errors due to fraud or misuse. Doing so may allow time for corrections before the child applies for a loan, job or apartment rental.

### **Steps for Victims – Notify your bank**

If you have an issue with your accounts, call one of the following numbers:

#### **For lost or stolen credit cards, call:**

For Platinum Cardholders: 833.260.2135

For Signature Cardholders: 833.208.3212

For Business Cardholders: 877.346.1412  
or 833.208.3213



**For Debit or ATM Card: 800.472.3272**

**24-Hour Telephone Banking:**

866.499.4288

**Customer Care Center:**

877.280.1862 (Toll Free)

To ensure your best protection, take the following steps if you are a victim of identity theft:

- Keep all records and documentation with the creditors and government agencies you contact. Include the date and name of the person you were in contact with. Follow up all telephone contacts with a letter and keep a copy.
- Notify all creditors and financial institutions, in writing and by phone that your name and accounts have been used without your permission. If an existing account has been stolen, ask the creditor or bank to issue you new cards, checks and account numbers. Carefully monitor the account activity on your statements. Report fraudulent activity to the issuing company immediately.
- Report the crime to your local police. Provide them with as much documentation as possible. Make sure that the accounts are listed in the police report and request a copy of the police report.
- Report the crime to the Federal Trade Commission (FTC). The FTC collects complaints about identity theft from consumers and stores them in a secure online database called the Consumer Sentinel that is available to law enforcement agencies worldwide. The FTC provides information on ways to

resolve problems resulting from identity theft and refers individuals to government agencies for further action.

Federal Trade Commission  
Identity Theft Clearinghouse  
600 Pennsylvania Avenue NW  
Washington DC 20580

[www.ftc.gov](http://www.ftc.gov)\*

877-438-4338

Contact the fraud units of the three agencies:

Trans Union Credit Services

[www.transunion.com](http://www.transunion.com)\* 800-680-7289

Equifax Credit Services

[www.equifax.com](http://www.equifax.com)\* 800-525-6285

Experian Credit Services

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

Ask them to place a fraud alert on your credit report to help prevent new fraudulent accounts from being opened.

\*You will be linking to another website not owned or operated by the bank. We are not responsible for the availability or content of this website and do not represent either the linked website or you, should you enter into a transaction. You are encouraged to review the privacy and security policies which may differ from ours.