



# ARROWHEAD BANK

## ID Theft Repair Kit

*This checklist will help you get started on the tasks to deal with an identity theft attack.*

### STEPS TO TAKE

#### 1. Contact Arrowhead Bank

- Report any fraudulent activity on your Arrowhead Bank accounts by calling your local branch or the main office at 325 247-5741.
- Review activity on all accounts, including your checking, savings, debit card, loans, or online banking accounts, and look for changed addresses, changed Personal Identification Numbers (PINs), or new cards ordered.
- Close accounts that have been breached and reopen them with new account numbers, passwords, and PINs.
- Occasionally changing your online banking and password.

#### 2. Contact the major credit bureaus

- Equifax: 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742 or [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289 or [www.transunion.com](http://www.transunion.com)
  - Place a “fraud alert” on your credit file.
  - Request a free copy of your credit report.

#### 3. Contact other creditors

- Contact credit card companies, utility providers, banks, lenders and financial institutions.
- Follow up phone conversations with a letter or email.
- Close accounts that have been breached and reopen them with new account numbers, passwords, and PINs.

#### 4. File a report with local police

- A police report will lend credibility to your case when dealing with creditors who may require proof of criminal activity.

#### 5. Report the criminal activity to the Federal Trade Commission (FTC)

- Call 1-877-ID THEFT (1-877-438-4338) to speak with a trained identity theft counselor.
- You can also file your complaint online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

#### 6. Contact other agencies as appropriate

- Notify the **Postal Inspection Service** if you believe your mail was stolen or redirected: [www.usps.com](http://www.usps.com).
- Call the **Social Security Fraud Hotline** if you suspect someone is using your Social Security number for fraudulent purposes: 1-800-269-0271.
- Contact your local **Department of Motor Vehicles** office if you believe someone is trying to get a driver’s license or identification card using your name and information: [www.dmv.org](http://www.dmv.org).

#### 7. Continue to carefully review all your accounts.

- Since identity theft can take time to completely resolve, **carefully** review all charges and transactions appearing on account statements and online.
- Report any discrepancies immediately.

#### 8. Keep track of the organizations you contact.