

## How to Report Identity Theft

<b>1.</b>	<b>Contact Sterling National Bank and other institutions</b>	<p>If you think you are a victim of identity theft or fraud, immediately call the Contact Center at 1-855-SNB-7500 (1-855-762-7500) and other institutions where the fraudulent activity occurred.</p>
<b>2.</b>	<b>Flag Your Credit Reports</b>	<p>Call one of the nationwide credit reporting companies and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 1 year.</p> <p>Equifax (<a href="http://www.equifax.com">www.equifax.com</a>): 1-800-525-6285        Experian (<a href="http://www.experian.com">www.experian.com</a>): 1-888-397-3742        TransUnion (<a href="http://www.transunion.com">www.transunion.com</a>): 1-800-680-7289</p>
<b>3.</b>	<b>Close accounts</b>	<p>Close accounts that you believe were tampered with or opened fraudulently. When you open new accounts, be sure to use different Personal Identification Numbers (PINs) and passwords. Choose new, non-obvious passwords that combine numbers, letters, and symbols and are hard for thieves to guess.</p>
<b>4.</b>	<b>Order Your Credit Reports</b>	<p>Each company's credit report about you is slightly different, so order a report from each company. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.</p>
<b>5.</b>	<b>Create an Identity Theft Report</b>	<p>An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:</p> <ul style="list-style-type: none"> <li>• file a complaint with the FTC at <a href="http://ftc.gov/complaint">ftc.gov/complaint</a> or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.</li> <li>• take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.</li> </ul> <p><b>You need an Identity Theft Report to:</b></p> <ul style="list-style-type: none"> <li>• Obtain information from companies about accounts the identity thief opened or misused</li> <li>• Place an extended fraud alert on your credit report that will stay affect for seven years</li> <li>• Obtain fraudulent information removed from your credit report</li> <li>• Stop an institution from collecting debts that result from identity theft</li> </ul>

<b>6.</b>	<b>U.S. Mail Tampering</b>	A thief may use a Change of Address form to reroute your mail to their own address; or a thief may steal your mail to learn more personal information about you.  Visit <a href="http://www.uspis.gov">www.uspis.gov</a> in order to file a report with your local U.S. Postal Inspection Service Office.
<b>7.</b>	<b>Compromised Social Security Number</b>	If you suspect your Social Security number has been compromised, call the Social Security Administration hotline at 1-800-772-1213 or locate and contact your local Social Security office.
<b>8.</b>	<b>Filing an online complaint with the Internet Crime Complaint Center (IC3)</b>	The IC3 gives victims of cybercrime a convenient and easy-to use reporting mechanism that alerts authorities of suspected criminal or civil violations. Visit <a href="http://www.ic3.gov">www.ic3.gov</a> for additional information and filing a complaint.