

## Identity Theft

Identity theft happens when someone uses your personal information without permission, and with intent to commit fraud or other crimes. Identifying information can include one's...

- Name
- Official State or Government issued ID
- Social Security number
- Account / credit card numbers
- Passwords or access devices

Here are some tips to help reduce your risk of becoming a victim of identity theft:

- Never share your passwords with anyone.
- Change your passwords regularly.
- When creating passwords, use a combination of numbers, letters and symbols. Try not to use words in the English dictionary.
- Never write your passwords down where someone could find them.
- Do not write your PIN number on your ATM card.
- Try not to carry extra credit cards or your social security number with you in case they get lost.
- Make a list of your credit cards and bank account numbers along with the customer service numbers and keep it in a safe place.
- Monitor your credit report, at least twice a year to check for any fraudulent activity.
- Shred all personal documents and unwanted mail.
- Do not list your social security number or drivers license on your checks.
- Never give out any personal information over the phone to solicitors. If someone calls you requesting the information, tell them you will call them back at a known number to confirm the inquiry is legitimate.
- Mail payments including checks at a postal box rather than leaving items in your mailbox
- Have your check orders mailed to your bank and pick them up there.

With taking precautions you will significantly reduce your chances of falling victim to identity theft but if you do, below are some steps you should take.

- Contact Grundy Bank immediately upon learning of any fraudulent activity by calling 815-942-0130.
- Contact the three credit bureaus and let them know:
  - ◇ Experian 888-397-3742 or visit [www.experian.com](http://www.experian.com)
  - ◇ Equifax 800-525-6285 or visit [www.equifax.com](http://www.equifax.com)
  - ◇ Trans Union 800-680-7289 or [www.transunion.com](http://www.transunion.com)

You may want to request a copy of your credit report to see if there's been any fraudulent activity with any accounts. You can do this by obtaining your free annual credit report by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

Contact the Federal Trade Commission's Identity Theft Hotline: **(877) ID-THEFT (877-438-4338)**.

File a police report with local police station where you reside. Get a copy of the report to submit to any of your creditors that may require proof of the crime.

To learn more about identity theft, please visit [www.consumer.ftc.gov](http://www.consumer.ftc.gov).