

## Identity Theft

Identity theft happens when someone uses your personal information such as:

- Name
- Social Security number
- Credit card numbers or other identifying information without your permission with the intent to commit fraud.

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.

We hope you never fall victim to identity theft but if you do, here are some steps you should take.

- Contact Grundy Bank immediately by calling 815-942-0130 and let us know. You won't be liable for any fraudulent activity.
- 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 fraud to your accounts. You can also 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 at your local police station. 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).