



Capital Bank's Identity Theft Resources Guide

A. Contact the credit bureaus.

1. Equifax, Experian and TransUnion -- have set up a system that will enable identity fraud victims to protect their credit information by making one toll-free call to any of them. When an identity fraud victim calls any of the credit reporting companies, the company will alert the other two. Then each company will post a security alert on the victim's credit file; opt the victim out of pre-approved credit or insurance offers; and mail the victim a copy of his or her credit file. The companies' toll-free numbers are: Equifax, 1-800-525-6285; Experian, 1-888-397-3742; and TransUnion, 1-800-680-7289.

B. Report the fraud

1. Call 1 (877) IDTHEFT. This FTC hotline is staffed by counselors trained to help ID theft victims.
2. Check out the FTC website at <http://www.consumer.gov/idtheft>, which includes an identity theft affidavit to help simplify the process of clearing up accounts opened by an identity thief as well as helpful advice and information.
3. If the fraud occurred over the Internet via an email scam, report it to the Internet Fraud Complaint Center at <http://www.ifccfbi.gov/index.asp>. You can also report to the Anti-Phishing Working Group at <http://www.antiphishing.org/> if the ID theft was as a result of an internet phishing scam.

C. File A Police Report

1. File a police report where the theft happened. This helps show the credit report agencies that you were diligent in taking care of the problem and if there is an investigation, the police report is the first step.

D. Contact the SSA

1. Depending on the situation, the customer may want to contact the Social Security Administration to get a new Social Security number. Their telephone number is 800- 772-1213.
2. Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security number for employment.

E. Contact your credit card companies and others

1. Report the theft to your credit card companies, insurance companies or any other merchant you have an account with that you suspect might be used by the thief to make purchases or transact fraudulent business in your name.

F. Contact Chex Systems

1. Chex Systems is a credit reporting agency used by banks to check on the account handling experience of customers with other or former banking institutions. If you've been a fraud victim, contact Chex Systems to place an alert on your file that a criminal may be using your personal information to establish new accounts. Chex Systems must be called separately from the credit bureaus listed above. 1-800-428- 9623 Chex Systems also has an online fraud affidavit you can complete at <https://www.chexhelp.com:447/ChexHelp/chex-sec/english/secure/affidavit.jsp>.

G. Stop credit solicitations

1. Although many consumers appreciate the convenience and customer service of general direct mail, some prefer not to receive offers of pre-approved financing or credit. To "opt out" of receiving such offers, call (888) 5 OPT OUT sponsored by the credit bureaus.
2. The Direct Marketing Association offers services to help reduce the number of mail and telephone solicitations. To join their mail preference service, mail your name, home address and signature to: Mail Preference Service, Direct Marketing Association, P. O. Box 9008, Farmingdale, NY 11735-9008.

H. Contact the Postal Inspector

1. Notify the Postal Inspector if you suspect mail theft - a felony.