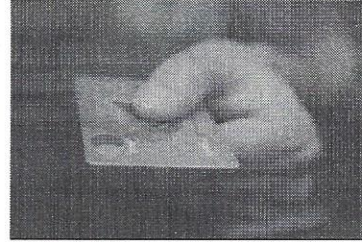


Identity Theft Tips



If you are a victim of credit card or identity theft, here are 8 tips that you want to follow to start getting your identity theft situation under control:

1. Immediately report any suspicious credit card activity or identity theft.
2. Create a file to organize the many reports you will be making and for the supporting documentation.
3. Place security freezes on all of the major credit reporting agencies, namely Experian, Equifax, and TransUnion.
4. File an identity theft report online with the FTC at www.identitytheft.gov.
5. File a police report at a local police department.
6. Keep copies of your identity theft report and police report in a safe, secure place (like the file created in #2), since together they make up your Identity Theft Report.
7. Obtain a copy of your credit report from all three reporting agencies to look for any newly opened accounts that you didn't authorize.
8. After you receive your credit reports, do the following:
 - Dispute any fraudulent accounts with each credit-reporting agency and with the fraud department of the bank or lender opening up the account.
 - Look for any recent credit inquiries you didn't trigger as a result of applying for a mortgage, car loan, or new store account. Such inquiries can be a sign of fraud.
 - Check that any addresses on your credit report are actually your addresses, since fraudsters will open up accounts with their own addresses or change your address to one of theirs.
 - Apart from disputing the fraudulent accounts, dispute any fraudulent addresses or inquiries on each of your credit bureau reports with that agency, as well as with the bank or lender's fraud department.