

Identity Theft and Fraud Repair Checklist

1. Contact Chippewa Valley Bank!

- Report any fraudulent activity on your Chippewa Valley Bank account(s) by calling us at 1-866-282-3501 or contact your local office.
- Review activity on all accounts, including your checking, savings, credit card, debit card, loans, or online banking accounts and look for changed addresses, changed PINs, or new cards ordered.
- Close accounts that have been breached and reopen them with new account numbers, passwords and PINs.
- Change your online banking username and password.
- Consider changing your Bill Pay and eStatement passwords if applicable.

2. Contact the major credit bureaus.

- Equifax 1-800-525-6285 www.equifax.com
- Experian 1-888-397-3742 www.experian.com
- TransUnion 1-800-680-7289 www.transunion.com
- Place a fraud alert on your credit file and request a complimentary copy of your credit report from one of the credit bureaus.

3. Contact other creditors.

- Contact credit card companies, utility providers, banks, lenders and financial institutions.
- Follow up phone conversations with a letter or email.
- Close accounts that have been breached and reopen them with new account numbers, Passwords and PINs.

4. File a report with local police.

- A police report will lend credibility to your case when dealing with creditors who may require proof of criminal activity.

5. Report the criminal activity to the Federal Trade Commission (FTC).

- Call 1-877-ID THEFT (1-877-438-4338) to speak with a trained identity theft counselor.
- You can also file your complaint online at www.consumer.gov/idtheft

6. Contact other agencies as appropriate.

- Notify the Postal Inspection Service if you believe your mail was stolen or redirected: www.usps.com
- Call the Social Security Fraud Hotline if you suspect someone is using your Social Security number for fraudulent purposes: 1-800-269-0271
- Contact your local Department of Motor Vehicles office if you believe someone is trying to get a driver's license or identification card using your name and information: www.dmv.org

7. Continue to carefully review all your accounts.

- Since Identity theft can take time to completely resolve, carefully review all charges and transactions appearing on account statements and online.
- Report any discrepancies immediately.

8. Document all of the above mentioned items using the Resolution Worksheet.