



Identity Theft Help

Every day, criminals are finding new ways to target consumers for identity theft, check fraud, and online fraud through email, social media, internet scams, and more.

Here are some of the resources available that provide consumer information and education to help protect you from becoming a victim of fraud:

- Federal Trade Commission (FTC) ID Theft <https://www.identitytheft.gov/#/>
 - Report ID Theft and get a recovery plan
- Federal Trade Commission <https://consumer.ftc.gov/identity-theft-and-online-security/online-privacy-and-security>
 - Understanding online privacy, how to protect your devices from hackers and threats, and how to avoid common online scams.

If you believe that your identity has been compromised the following steps can help you reduce your risk of loss:

- Contact 1st SouthWest Bank at 1-866-641-3792 or email info@fswb.bank
 - Report any new accounts that were opened without your authorization using your name and information.
 - Report any suspected fraudulent activity on your existing FSWB accounts.
 - Review activity on all your accounts, including checking, savings, loans, and investment accounts.
 - Confirm that your contact information is correct and that no new cards have been ordered without your authorization.
 - Close accounts that have been compromised and open new accounts
 - Change your online banking username and password to something that you only use for your FSWB accounts. Don't include personal information such as any part of your name, phone number, or email address in your username or password. For your password, use an uncommon phrase with a mix of upper and lowercase letters, numbers, and special characters.
- If you have relationships at other financial institutions, contact them following the guidance above.
- Continue to review all of your financial accounts and records (Loans and Deposits)
 - Monitor all transactions through mobile apps, online banking transactions, and/or by reviewing your account statements. Report any unauthorized transactions immediately.
 - Continue to obtain your annual free credit report

- Place a fraud alert or credit freeze on your credit report
 - Fraud alert

Contact one of the three credit bureaus. The bureau you contact will notify the others to add the fraud alert to your report. Note: Fraud alerts are free and require creditors to verify your identity before opening any new accounts in your name or changing existing accounts.

 - Equifax: 1-800-525-6285 or www.equifax.com
 - Experian: 1-888-397-3742 or www.experian.com
 - TransUnion: 1-800-680-7289 or www.transunion.com
 - Credit freeze

Contact each of the credit bureaus to add a credit freeze. Freezing your credit prevents anyone but you from accessing your credit. That means you will need to temporarily lift the freeze in order to apply for new credit.

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 - TransUnion: 1-800-680-7289 or www.transunion.com
- Place a security freeze with Chexsystems: <https://www.chexsystems.com/security-freeze/information>
 - A security freeze is designed to prevent approval of checking, savings, credit accounts, loans, or other services from being approved in your name without your consent
- Monitor your credit
 - Request a free copy of your credit report from one of the bureaus or www.annualcreditreport.com. If you notice information on your credit report that you believe is the result of fraud, file a dispute with the applicable credit reporting agencies.
 - Since identity theft can take time to resolve, continue to monitor your credit file. You may also want to research different credit monitoring products and purchase one that fits your needs.
- Contact other creditors
 - Contact credit card companies, utility and phone providers, banks, lenders, and other financial institutions to let them know of potential fraud or identity theft.
 - Close accounts that have been compromised and open new accounts with new passwords and PINs.
- File a report with local police
 - A police report provides proof of criminal activity which may help when contacting creditors to dispute charges or accounts opened in your name. Be sure to request a copy of the police report.
- 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.identitytheft.gov

- Contact other state and federal agencies as appropriate
 - Department of Motor Vehicles: If your driver's license was stolen or if you believe someone is trying to get a driver's license or identification card using your name and information, report it to your state agency.
 - Internal Revenue Service: If you are a victim of tax-related identity theft or you believe someone has filed a fraudulent tax return in your name, follow this guide:
www.irs.gov/newsroom/taxpayer-guide-to-identity-theft
 - Postal Inspection Service: If you believe your mail was stolen or redirected, report it at
www.uspis.gov/report
 - Social Security Hotline: If you suspect someone is using your Social Security number for fraudulent purposes, call 1-800-269-0271 or visit www.ssa.gov/antifraudfacts
 - U.S. Department of State: If your passport is lost or stolen, report it at:
<https://travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.html>