

Fraud Assistance

Identity Theft

Identity Theft is a serious crime that is costly to the nation's economy and to all Americans, striking nearly 10 million U.S. consumers annually, and the Federal Trade Commission estimates this crime imposes \$50 billion in unnecessary costs on the nation's businesses every year.

Substantial measures are in place at Independent Bank to protect your identity and your accounts against theft and personal fraud. Stringent bank privacy policies protect your personal and financial information. Password protection for online transactions helps ensure online security. Encryption of online transactions helps protect you against hackers. We invite you to utilize the resources below:

Identity Theft Resources

- Federal Trade Commission - www.ftc.gov
- Identity Theft Resource Center - www.idtheftcenter.org
- Internet Crime Complaint Center - www.ic3.gov
- Texas Attorney General - www.texasfightsidtheft.gov
- Major Credit Bureaus:
 - Equifax (www.equifax.com) 1-888-766-0008
 - Experian (www.experian.com) 1-888-397-3742
 - TransUnion (www.transunion.com) 1-800-680-7289

When Identity Theft Happens to You

- Contact us immediately! Our customer service team will help you through the processes. Contact your credit card issuers immediately. Close your accounts, cancel your credit cards, and create new passwords for any new accounts.
- File a police report with your local police department and obtain a copy. You will need it to verify your claim with the credit reporting agencies.
- File a complaint with the Federal Trade Commission at www.ftc.gov or call toll free 1-877-438-4338.
- Check online accounts like eBay, PayPal, your email ISP (Internet Service Provider), online bank accounts, or other e-commerce accounts and everything else for which you use passwords.
- Contact the three major credit bureaus to request a "fraud alert" or security freeze be placed on your credit report. Request a free copy of your credit report to check for any suspicious activity.
- Check with the post office for any unauthorized change of address requests.
- Follow-up telephone contacts with letters and keep copies of all correspondence.