



Dear Concerned Consumer,

Identity theft is a growing problem of the Information Age. You have already taken the first important step in combating the problem by contacting HomeStar Bank.

HomeStar Bank will work with you every step of the way to correct all unauthorized transactions against your HomeStar Bank accounts. Even if you are not currently a HomeStar Bank customer, we hope the materials in this folder will help you document and resolve this problem with your other service providers.

Inside this folder, you will find:

- A list of steps to take with resolution advice and helpful phone numbers.
- Sample fraud notification letters that you can use as models as you prepare your correspondence to credit bureaus and your financial service providers.
- A chart on which you can document the individuals you have contacted to report the fraudulent use of your identity.

We hope you'll find these materials helpful in managing this process and minimizing further risk and exposure. Should you have any questions, please feel free to call any branch manager.

You can recover from identity theft; we hope we can help.

## Resolving Identity Theft.

### *Steps to take right now!*

If you suspect that someone has used your identity fraudulently, it is important that you act as quickly as possible to minimize the damages to your finances and your credit standing. Below, we have outlined the steps that you can take to help resolve this problem. In this folder, you will also find a log on which you can document the steps that you take and the names of the company representatives to whom you speak.

1. Start by contacting the fraud departments of each of the three major credit bureaus. You should call first and then follow-up in writing (see example provided in this folder).

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
<i>Call:</i> 1-800-525-6285	<i>Call:</i> 1-888-397-3742	<i>Call:</i> 1-800-680-7289
<i>Write:</i> P.O. Box 740241 Atlanta, Georgia 30374-0241 <a href="http://www.equifax.com">www.equifax.com</a>	<i>Write:</i> P. O. Box 949 Allen, Texas 75013-0949 <a href="http://www.experian.com">www.experian.com</a>	<i>Write:</i> Fraud Victim Assistance P. O. Box 6790 Fullerton, California 92634 <a href="http://www.tuc.com">www.tuc.com</a>

With each bureau you contact, take the following steps:

- A. Request a “fraud alert” be placed in your file.
- B. Request a victim’s statement asking that creditors call you before opening any new accounts or changing your existing accounts.
- C. Ask for copies of your credit reports. Credit bureaus must give you a free copy of your report if it is inaccurate because of fraud.
  - Review the report carefully to make sure no **additional fraudulent accounts** have been opened or unauthorized changes made.
  - Check the inquiry section of the report. When inquiries appear from companies that opened fraudulent accounts, request that the inquiries be removed from your report.
  - After reviewing your credit report, call to report fraudulent accounts, then follow the call up with a letter. Include copies (not originals) of documents that support your position.
  - In a few months, order a new copy of your credit report.

2. Contact the **creditors** for any accounts that have been tampered with or opened fraudulently.
  - These can include credit card companies, phone companies and other utilities, and banks and other lenders. A sample dispute letter is included in this folder.
  - Ask to speak with someone in the security or fraud department and follow up with a letter. *Note:* It is important to notify credit card companies in writing as that is the procedure that the Fair Credit Billing Act spells out for resolving errors on credit card billing statements.
  - Close accounts that have been tampered with and open new ones with new Personal Identification Numbers (PINs) and passwords.
3. File a report with your **local police** or the police in the community in which the identity theft took place. Obtain a copy of the Police Report in case the bank, credit card issuer or others need proof of the crime.
4. Contact the **Federal Trade Commission's Identity Theft Hotline** at 1-877-IDTHEFT (1-877-438-4338). The FTC will put your information into a secure consumer fraud database and may share it with other law enforcement agencies.
5. Below are some of the ways that an identity thief might use your identity and some steps you can take to correct the situation:
  - A. **Stolen Mail.** If an identity thief has stolen your mail to obtain credit or has falsified change of address forms, contact your local postal inspection service office or check the Postal Service's web site at [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect).
  - B. **Change of Address on Credit Card Accounts.** If an identity thief has changed the billing address on an existing credit card account, close the account. When you open a new account, ask that a password be used before any inquiries or changes be made. Avoid using easily available information for a password like a birth date, social security number, etc.
  - C. **Bank Accounts.** If an identity thief has tampered with your bank account, checks or ATM card, close the suspected account(s) immediately and open new accounts.
  - D. If your checks were stolen or misused, close the account as quickly as possible and open a new account. Also, contact the major check verification companies to request that they notify retailers using their database.

Telecheck: 1-800-710-9898  
International Check Services: 1-800-631-9656  
Equifax: 1-800-437-5120

- E. **Investments.** If an identity thief has tampered with your securities, investment or brokerage account, immediately report it to your broker or account manager and to the Securities and Exchange Commission.
- F. **Phone Service.** If an identity thief has established new phone service in your name and is making unauthorized calls, contact your service provider immediately to cancel the account. If you have trouble getting fraudulent phone charges removed from your account, contact your state's Public Utilities Commission for local service or the Federal Communications Commission for long distance service providers.
- G. **Employment.** If you believe someone is using your social security number to apply for a job or to work, contact the Social Security Fraud Hotline at 1-800-269-0271.
- H. **Driver's License.** If you suspect your name is being used by an identity thief to get a driver's license or ID card, contact your Department of Motor Vehicles.

## Sample dispute letter to a Credit Bureau.

Date

Your Name  
Your Address  
Your City, State and Zip

Complaint Department  
Name of Credit Bureau  
Address  
City, State and Zip

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute are circled on the attached copy of the report I received. **(Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.)**

This item is **(inaccurate or incomplete)** because **(describe what is inaccurate or incomplete and why)**. I am requesting the item be deleted **(or request another specific change)** to the information.

Enclosed are copies of **(use this sentence if applicable and describe any enclosed documentation, such as payment records or court documents)** supporting my position. Please investigate this **(these)** matters(s) and **(delete or correct)** the disputed item(s) as soon as possible.

Sincerely,

Your signature

Enclosures: **(List the documentation you are enclosing. Don't forget to include a copy of the credit report you received with the disputed item(s) highlighted.)**

## Sample dispute letter to a Credit Card Issuer.

Date

Your Name  
Your Address  
Your City, State and Zip  
Your account number

Name of Creditor  
Billing Inquiries  
Address  
City, State and Zip

Dear Sir or Madam:

I am writing to dispute a billing error in the amount of \$X on my account. The amount is inaccurate because **(describe the problem)**. I am requesting that the error be corrected and that any finance or other charges related to the disputed amount also be credited accordingly.

Enclosed are copies of **(use this sentence to describe any enclosed documentation, such as sales slips or payment records)** supporting my position. Please investigate this matter and correct the billing error as quickly as possible.

Sincerely,

Your signature

Enclosures: **(List the documentation you are enclosing)**

# Customer Account Record

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*Use this form to record the steps you've taken to report the fraudulent use of your identity.  
Keep this list in a safe place for your reference.*

## Credit Bureaus – Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			

## Banks, Credit Card Issuers and Other Creditors

*(Contact each creditor promptly to protect your legal rights)*

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

## Law Enforcement Authorities – Report Identity Theft

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Federal Trade Commission	1-877-ID-THEFT			
Local Police Department				