

Identity Theft

Identity theft is one of today's fastest growing crimes, occurring when someone steals your personal information and identification. They may open credit card accounts, apply for loans, rent apartments and purchase phone services—all in your name. Identity thieves typically spend your money as quickly as possible, and, in many cases, request a change of address so you do not receive bills for their activity. Most victims don't know their personal information has been compromised until they apply for a loan or receive a call from a collection agency.

Clearing your name and erasing the effects of identity theft can be a lengthy and difficult process; it can take months or even years to re-establish creditworthiness.

To avoid becoming a victim of identity theft, practice these helpful tips:

- **Store personal information in a safe place.** Shred financial statements, checks, credit card offers, charge receipts and credit applications before discarding them.
- **Don't release personal information.** Never disclose account numbers, social security numbers or credit card numbers over the phone or email unless you know the person or organization you're dealing with.
- **Guard against mail theft.** Deposit outgoing mail into a secure, official U.S. Postal Service collection box. Promptly remove incoming mail after it has been delivered.
- **Monitor account information and billing statements.** Know your billing cycles and review monthly statements for authorized charges or withdrawals. Missing statements could indicate someone has filed a change of address notice to divert your mail to his or her address. For added security, consider switching to electronic statements delivered directly to a private email address only you have access to.
- **Obtain and review your credit report annually to ensure the information is accurate.** The three major credit bureaus are:

Equifax	Experian	TransUnion
800.685.1111	888.397.3742	800.888.4213



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What to do if you become a victim of identity theft:

- File a police report and call the Federal Trade Commission's toll-free *Identity Theft Hotline* at 877.438.4338.
- Notify the three credit bureaus' fraud departments. Request a "fraud alert" be placed in your file, as well as a victim's statement asking creditors to call you before opening any new accounts.
- Request a copy of your credit report. Credit reports are free to fraud victims.
- Contact your creditors for any fraudulently opened accounts. Close compromised accounts and obtain new credit, debit and ATM cards.
- Report suspected stolen mail to your local postal inspector and check the post office for unauthorized change of address requests.
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