

## WHAT SHOULD YOU DO IF YOU THINK YOU HAVE BEEN A VICTIM OF IDENTITY THEFT?

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- Contact your bank and creditors, by phone and in writing to inform them of the problem.
- Call each of the three credit bureaus' fraud units to report identity theft. They will put a fraud alert on your account asking creditors to contact you before opening new accounts. It is good practice to request a copy of your report annually to check for fraudulent activity.
- Close any account that you think may have been tampered with or opened in your name by someone else.
- File a complaint with the Federal Trade Commission (FTC).
- File a police report. You should send a copy to the 3 major credit bureaus to provide proof of the crime.
- Contact the Department of Motor Vehicles.
- Put a fraud alert on your social security number and name by calling the Social Security Fraud Hotline.

## IMPORTANT NUMBERS WHEN YOU HAVE BECOME A VICTIM OF FRAUD.

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If you suspect that you have been a victim of identity theft, you should contact the following organizations immediately:

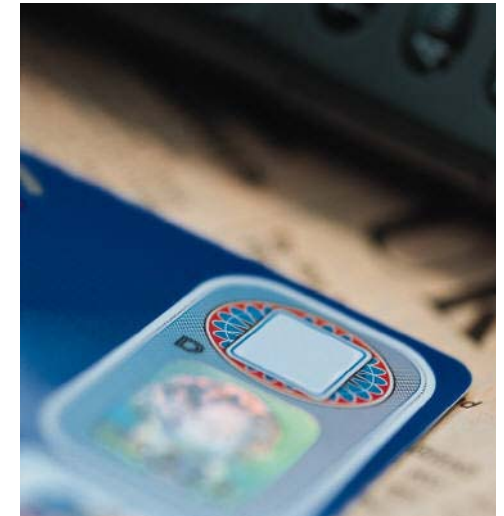
- Your local police department.
- Equifax Credit Bureau, Fraud 1-800-525-6285.
- Experian Information Solutions 1-888-397-3742.
- Trans Union Corporation 1-800-680-7289
- Federal Trade Commission 1-877-IDTHEFT.
- Your local U.S. Postal Service.
- Social Security Administration, Fraud Hotline – 1-800-269-0271.
- Contact Rockland Trust at 1-800-222-2299.

## Rockland Trust

288 Union Street  
Rockland, MA 02370  
800-222-2299

Member FDIC

# What you should know about Identity Theft



**It can happen to you.**

**Rockland Trust**

# WHAT YOU SHOULD KNOW ABOUT IDENTITY THEFT

## WHAT IS IDENTITY THEFT?

Identity theft is when someone uses your personal information without permission to make illegal purchases, withdrawals, or open accounts. They may use your personal information such as your social security number, credit card numbers, date of birth and mother's maiden name to perform fraudulent activity using your identity.

Identity theft is the fastest growing crime in the U.S., costing its victims over \$475 million a year, according to the Federal Trade Commission. 700,000 people are victims of identity theft each year. Identity theft can happen so quickly that most people don't realize they've been victimized until months later.

## WHAT ARE SOME OF THE SIGNS THAT I MAY HAVE BEEN A VICTIM OF IDENTITY THEFT?

- You are receiving credit cards in the mail that you did not apply for.
- Calls from debt collectors on accounts you know nothing about.
- You receive bills on accounts you did not open.
- You are not receiving your regular scheduled bills in the mail. This could mean that they are being diverted by an identity thief.

## WHAT CAN I DO TO PREVENT IDENTITY FRAUD FROM HAPPENING TO ME?

1. Order a copy of your credit report from the 3 major credit reporting agencies annually.
2. Store deposit or withdrawal slips in a secure place at all times. When disposing of old receipts make sure to shred them.
3. Remove your mail from the mailbox as soon as possible after it arrives.
4. Don't give any of your personal information to anyone in person, over the telephone, or over the internet, unless you have a very good reason to trust them.

5. Before disposing, shred all credit card solicitations, bank statements, insurance information, and legal documents.

6. Don't put your trash out until shortly before it will be picked up.

7. Don't give any of your personal information to any web sites that don't use encryption or other secure methods to protect it.

8. Don't write your PIN number on the back of credit or ATM cards. You should also never reveal these numbers to anyone.

9. Open your credit cards, debit card, and bank statements immediately when you receive them to determine whether there are any unauthorized transactions. Report any that you find immediately to the financial institution.

## WHAT IS ROCKLAND TRUST DOING TO PREVENT FRAUD?

After September 11, 2001 the Patriot Act was passed to help prevent fraud. To help prevent you from becoming a victim of fraud, all financial institutions are required to more carefully verify the identity of our account owners, loan applicants, parties to trusts, and individuals who purchase investment products.

This means when you open an account at Rockland Trust, we will ask for your name, street address, date of birth, and other information that identifies you before we will open the account. We may also ask to see your driver's license and/or other identifying documents.

