

Identity Theft Consumer – Southern First Bank

Identity theft occurs 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. In many cases, they request address changes so you never see the bills for their activity. These impersonators spend your money as quickly as possible. Most victims never know it 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 nightmare and take a great deal of time. You can spend months or even years re-establishing your creditworthiness.

- Review your accounts through online banking at least once a day. Store personal information in a safe place. Shred financial statements, bank checks, credit card offers, charge receipts and credit applications before discarding them.
- Do not release personal information. Never disclose account numbers, Social Security numbers and 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 that someone has filed a change of address notice to divert your mail to his or her address. Consider switching to electronic statements which are delivered directly to an email address only you have access to. Report any unauthorized transactions.
- Obtain a copy of your credit report from each of the three major credit reporting agencies and review them to be sure they are accurate and include only authorized accounts. You are entitled to one free copy of your report every 12 months. To order your report, visit www.annualcreditreport.com or call toll-free 877.322.8228. Carefully review your credit reports to verify that your name, address, account, and any other information are accurate. Notify the credit reporting agencies of any errors you detect, and about any accounts you did not open or inquiries from creditors you did not initiate.
- Contact the Federal Trade Commission ("FTC") to obtain additional information about how to protect against identity theft. The FTC is a good resource for general questions about identity theft. You can call the FTC's Identity Theft Hotline at 1.877.IDTHEFT (438.4338), or visit their [website](#). Consider placing a "credit freeze" on your credit file so no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. Please note that placing a credit freeze may delay your applications for credit, mortgage, employment, and housing.
- Remain vigilant and report any suspected identity theft or other misuse of personal information immediately to the proper law enforcement authorities. You have the right to obtain a police report if you are the victim of identity theft.

Equifax	Experian	TransUnion
800.685.1111 www.equifax.com P.O. Box 740241 Atlanta, GA 30374	888.397.3742 www.experian.com P.O. Box 9532 Allen, TX 75013	800.916.8800 www.transunion.com P.O. Box 6790 Fullerton, CA 92834

Contact your Client Officer should you suspect your account has been compromised. If your checkbook or debit cards have been lost or stolen, please [report the fraud](#). If your personal information has been compromised, please read our [assistance guide](#).