

## Identity Theft Repair Kit

This checklist is designed to help you keep track of the companies and organizations you should contact if you believe you are a victim of identity theft. Use the attached worksheets to document your conversations.

- 1. Contact Pacific Valley Bank**
  - Report any fraudulent activity on your Pacific Valley Bank accounts by calling us at 831-771-4330 or by visiting us at any one of our branch locations.
  - Review your account activity on all accounts, including your checking, savings, debit card, loans, online banking accounts or bill pay, and look for changed addresses, changed Personal Identification Numbers (PINs), or usual account activity.
  - Close accounts that have been breached and reopen them with new account numbers, passwords and PINs.
  - Change your online banking username and password.
  
- 2. Contact the major credit bureaus**
  - Equifax: 1-800-525-6285 or [www.equifax.com](http://www.equifax.com)
  - Experian: 1-888-397-3742 or [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289 or [www.transunion.com](http://www.transunion.com)
  - Ask for a fraud alert to be placed on your credit report. (An initial fraud alert is good for 90 days.)
  - Request a free copy of your credit report.
  - Consider requesting a credit freeze.
  
- 3. Contact other creditors**
  - Contact credit card companies, utility providers, banks, lenders and financial institutions
  - Follow up phone conversations with a letter or email.
  - Close accounts that have been breached and reopen them with new account numbers, passwords, and PINs.
  
- 4. Create an Identity Theft report**
  - File a complaint with the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or call 1-877-ID THEFT (1-877-438-4338); TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
  - Take your FTC Affidavit to the local police or to the police where the theft occurred, and file a police report. Get a copy of the police report.
  
- 5. Contact other agencies as appropriate**
  - Notify the Postal Inspection Service if you believe your mail was stolen or redirected at [www.usps.com](http://www.usps.com)
  - Call the Social Security Fraud Hotline if you suspect that someone else is using your Social Security number for fraudulent purposes: 1-800-269-0271
  - Contact your local Department of Motor Vehicles office if you believe someone is trying to get a driver's license or identification card using your name and information: [www.dmv.ca.gov](http://www.dmv.ca.gov)
  
- 6. Continue to carefully review all your accounts**
  - Since identity theft can take time to completely resolve, carefully review all charges and transactions appearing on account statements and online.
  - Report any discrepancies immediately.

Monitor your Progress- Keeping track of the organizations you contact.

Review all accounts, including checking, savings, debit card, loans, and online banking accounts. Change account numbers, passwords and PINs on accounts that have been compromised. **DO NOT WRITE DOWN NEW PASSWORDS, PINS, OR ACCOUNT NUMBERS.**

Account Type	Date Contacted	Contact Name	Notes

## Credit Bureaus

Place a fraud alert on your credit file. Request a copy of your credit report.

Bureau	Date contacted	Contact name	Notes

## Banks, Credit Issuers, and Other Financial Institutions

Change account numbers, passwords, and PINs on accounts that have been compromised. **DO NOT WRITE DOWN NEW PASSWORDS, PINS OR ACCOUNT NUMBERS.**

Financial Institution	Account Type	Date Contacted	Contact Name	Notes

## Law Enforcement Authorities

Report criminal activity to the appropriate agencies.

Organization	Date Contacted	Contact Name	Report Number	Notes
Federal Trade Commission 1-877-ID-THEFT <a href="http://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>				
Local police department				

## Other Agencies

Agency	Date Contacted	Contact Name	Reference #	Notes
Postal Inspection Service <a href="http://www.usps.com">www.usps.com</a>				
Social Security Fraud Hotline 1-800-269-0271				
Department of Motor Vehicle office <a href="http://www.dmv.ca.gov">www.dmv.ca.gov</a>				

## Account Statement and Activity Review

Track the arrival of your statements, including the dates you received them. Also verify that the account activity is legitimate.

Issuer	Account Type	Date Received	Suspicious Transactions?	Notes
Pacific Valley Bank				

Additional Notes: