

## ID Theft Repair Kit

*This checklist will help you get started on the tasks to deal with an identity theft attack.*

### STEPS TO TAKE

#### 1. Contact Horizon Bank

- Report any fraudulent activity on your Horizon Bank accounts by calling us at (866) 914-2265.
- Review activity on all accounts, including your checking, savings, credit card, debit card, loans, or online banking accounts, and look for changed addresses, changed Personal Identification Numbers (PINs), or new cards ordered.
- 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)
  - Place a “fraud alert” on your credit file.
  - Request a free copy of your credit report.

#### 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. File a report with local police

- A police report will lend credibility to your case when dealing with creditors who may require proof of criminal activity.

#### 5. Report the criminal activity to the Federal Trade Commission (FTC)

- Call 1-877-ID THEFT (1-877-438-4338) to speak with a trained identity theft counselor.
- You can also file your complaint online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

#### 6. Contact other agencies as appropriate

- Notify the **Postal Inspection Service** if you believe your mail was stolen or redirected: [www.usps.com](http://www.usps.com).
- Call the **Social Security Fraud Hotline** if you suspect someone 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.org](http://www.dmv.org).

#### 7. 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.

#### 8. Keep track of the organizations you contact.