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Identity Theft



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Identity Theft



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What Is Identity Theft?

When someone uses your personal information such as name, birth date, address, Social Security number, bank account number, credit card number, or other identifying information without your knowledge to commit fraud or theft. Criminals can obtain this information in many ways—eavesdropping, going through your trash, mail theft, and Internet fraud, just to name a few. And they can use your personal information to open credit cards, bank accounts, auto loans, and phone services in your name.

How Can I Tell If I'm a Victim of Identity Theft?

- Failing to receive bills or other mail.
- Receiving credit cards for which you did not apply.
- Denial of credit for no apparent reason.
- Receiving calls from debt collectors or companies about merchandise or services you didn't buy.

How Can I Protect My Personal Information?

- Order a copy of your credit report from each of the three major credit bureaus every year. Make sure it is accurate and includes only those activities you have authorized.
- Secure your Social Security card. Give your Social Security number only when absolutely necessary.
- Ensure that your PIN numbers cannot be observed by anyone while you are using an ATM or public telephone.
- Close all unused credit cards and bank accounts.
- Pay attention to your billing cycles. Follow up with creditors if your bills do not arrive on time.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after it has been delivered.
- Take credit card and bank receipts with you when you receive them.

- Review bank statements to check for unauthorized transactions.
- Keep items with personal information in a safe place. Tear or shred charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards and credit offers.
- Do not give out personal information (Social Security number, date of birth, bank account or credit account numbers, etc.) over the phone, through the mail, or over the Internet unless you have initiated the contact or know with whom you are dealing.

How Can My Identity Be Stolen on the Internet?

“Phishing” and “spoofing” are types of fraudulent e-mails sent by imposters (scammers) in an attempt to obtain your personal and account information for use in identity theft. The scammers send phishing e-mails that appear to be from a legitimate business, most commonly banks. The e-mails typically direct you to a fraudulent web site that looks like the legitimate business site in an attempt to trick you into believing it’s safe to share your personal information.



How Can I Protect My Identity and Accounts from Fraudulent E-mails?

- Do not click on links of unsolicited e-mails, especially those asking for personal information.
- Do not open e-mails from senders you do not know.
- Never click on a link contained in a suspicious e-mail.
- Beware of e-mails with a sense of urgency.
- If you have any doubts about the authenticity of an e-mail, contact the organization in the e-mail by phone or open a new Internet browser session and type the company’s correct web address.

How Will I Know Sovereign Did Not Send the E-mail?

- Sovereign will never send you an e-mail asking you for personal or financial information.
- Sovereign will not require you to enter anything other than your Online User ID and Password to sign onto Sovereign Online Banking.
- Sovereign will not send you a time-sensitive e-mail asking you to confirm or update sensitive information.

How Do I Report Fraudulent E-mails?

If you receive an e-mail that appears to be spoofing Sovereign's web site, please contact the Sovereign Identity Theft Assistance Center at 1-877-906-7500.

To learn more about e-mail fraud and other identity theft scams, you can visit these sites on the web:

www.consumer.gov/idtheft

www.staysafeonline.info

www.ssa.gov/pubs/idtheft.htm

www.usdoj.gov/criminal/fraud/idtheft.html

www.usps.com/postalinspectors/fraud/identitytheft.htm



Virus Protection

In addition to being cautious of e-mail fraud and phishing, it's important to protect your computer from online computer viruses that can compromise the security of your computer. Here are some ways to do it.

- **Anti-virus protection.** Be sure your computer has an anti-virus protection program installed.
- **Automatic updates.** Purchase a program that automatically updates your virus protection on a recurring basis. Or, be sure to manually update your virus detection program weekly.
- **Only open attachments from a trusted source.** Don't open attachments unless they originate from a trusted source. And, always scan for viruses.
- **Contact your ISP.** Your Internet service provider (ISP) may have additional resources available—specific to your computer and network—for e-mail fraud, spam and anti-virus protection.
- **A personal firewall.** Typically, a personal firewall comes with or can easily be installed in a computer. A firewall can block unwanted Internet traffic and protect your personal information from being sent out without your knowledge.

What to Do in Case of Identity Theft.

If you suspect that your personal information has been used to commit fraud or theft, take action immediately, and keep a record of your conversations and correspondence.

CONTACT SOVEREIGN BANK'S IDENTITY THEFT ASSISTANCE CENTER.

Call 1-877-906-7500 to obtain assistance from a trained Sovereign Specialist with your identity theft concerns.

ALERT CREDIT-REPORTING AGENCIES.

Call TransUnion (1-800-680-7289); Experian (1-888-397-3742); and Equifax (1-800-525-6285). Ask to have your account flagged with a fraud alert.

REPORT THE CRIME.

Immediately notify your local police and file a complaint.

FILE A COMPLAINT.

File a complaint with the Federal Trade Commission (FTC) by contacting the FTC's Identity Theft Hotline toll-free at 1-877-IDTHEFT (1-877-438-4338).

ORDER YOUR CREDIT REPORT.

Get credit reports from all three credit bureaus and study them closely for other false accounts or information. Contact each creditor on your credit report to request that any unusual activity be flagged and verified with you.



NOTIFY BANKS, CREDITORS AND UTILITIES.

Close accounts that have been used by thieves. Request new account numbers, ATM cards, and PIN numbers. If your checks have been stolen or misused, stop payment. Notify merchants that issued credit or accepted bad checks in your name.

CONTACT DEPARTMENT OF MOTOR VEHICLES.

Inform your state Department of Motor Vehicles that you are a victim of identity theft.

CONTACT THE SOCIAL SECURITY ADMINISTRATION.

Call the Social Security Administration's Fraud Hotline at 1-800-269-0271 and advise them of your situation. For more information on protecting yourself against identity theft, contact the Sovereign Identity Theft Assistance Center at 1-877-906-7500.

Credit Bureaus

EQUIFAX – www.equifax.com

To order your report, call 1-800-685-1111

or write:

P.O. Box 740241

Atlanta, GA 30374-0241

To report fraud, call 1-800-525-6285

and write:

P.O. Box 740241

Atlanta, GA 30374-0241

EXPERIAN – www.experian.com

To order your report, call 1-888-397-3742

or write:

P.O. Box 2002

Allen, TX 75013

To report fraud, call 1-888-397-3742

and write:

P.O. Box 9530

Allen, TX 75013

TRANSUNION – www.tuc.com

To order your report, call 1-800-888-4213

or write:

P.O. Box 1000

Chester, PA 19022

To report fraud, call 1-800-680-7289

and write:

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92634

