

IF YOUR IDENTITY IS STOLEN

- File a police report without delay
- Notify your bank
- Notify your credit card provider(s)
- Notify credit bureau fraud units
- Place a "fraud alert" statement on your credit report
- Request bi-monthly copies of your credit report until your case is resolved (this service is free to victims of fraud)
- Check your local post office for unauthorized change of address requests
- If personal checks are stolen, report the theft to check verification companies
- For more information on the prevention of identity theft, visit the Federal Trade Commission's (FTC) Web site at www.ftc.gov and click on "Consumer Protection." You can also call the FTC at: 1-877-FTC-HELP (1-877-382-4357)
To file an identity theft report with the FTC, call: 1-877-ID-THEFT (1-877-438-4338)

INFORMATION YOU SHOULD KEEP HANDY

If you think you've become a victim of identity theft, contact the following:

Federal Trade Commission 877-IFTHEFT (877.438.4338) www.ftc.gov	Social Security Administration 800.269.0271 www.ssa.gov
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To obtain your free credit report: 877.322.8228 www.annualcreditreport.com	To report check fraud: Chexsystems 800.428.9623 www.consumerdebit.com
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To place a fraud alert or security freeze on your credit, contact any one of the three major Consumer Reporting Agencies:

Equifax 800.685.1111 www.equifax.com	Experian 888.397.3742 www.experian.com	TransUnion 800.916.8800 www.transunion.com
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SouthTrustBank

Call 361-449-1571 (1-800-413-8222)
Visit www.southtrust.com



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Together We are First

IDENTITY PROTECTION

Your privacy matters –
safeguard your identity.





Identity theft is a growing problem – keep yourself from becoming a victim.

You are unique, and we'd like to see it stay that way!

Identity Protection

What exactly is identity theft? It is the act of using someone else's personal information to establish credit, borrow money, charge goods, or in any other way use that person's name to commit a crime or gain personally. And it's not just a crime, it's a federal crime. While online identity theft is on the increase, those knowledgeable about fraud are more concerned with traditional means of identity theft: a thief getting his or her hands on discarded credit cards or other financial data. The most powerful deterrent you have at your disposal is awareness of the possibility that your identity can be stolen.

Here are some tips that can help you avoid becoming a victim:

PROTECT YOUR IDENTITY

- Never give a stranger your Social Security number or any other financial data. No matter how sincere the request may seem, if it is unsolicited and you have any doubt at all, don't respond.
- Think about purchasing credit monitoring service. If you have had information stolen from a company you do business with, you may be eligible for free credit monitoring service by that company.
- When you discard ATM receipts, expired credit cards, prequalified credit offers, CD/DVDs of personal data or any other document containing sensitive financial data; crosshatch shred them or if you do not have one, thoroughly tear them up, and, if possible dispose of the material in more than one trash container.
- Check your credit card and bank statements for accuracy; if you see something that looks suspicious or find a transaction you know you never made, call your bank or credit card supplier immediately.
- Make sure any Personal Identification Number (PIN) you use (with your ATM card, for instance) is not easy for someone to figure out.
- When transacting financial business or making purchases online, make sure the Web site is secure. Nonsecure sites begin with "http"; secure sites start with "https."
- Pay for Internet purchases with a credit card. By doing so, you limit your liability in the event your purchase is lost or stolen.
- Request copies of your credit report annually from each of the three major consumer reporting agencies listed in this brochure. In most states, you are entitled to it for free, once a year. Visit: <https://www.annualcreditreport.com/>