

Identity Theft Repair Kit

The Identity Theft Repair Kit contains a resolution checklist and resolution worksheets. The checklist will help you keep track of the companies and organizations you should contact if you believe you are a victim of identity theft. Use the resolution worksheets to document your conversations.

1. Contact Solvay Bank

- Report any fraudulent activity on your Solvay Bank account by calling us at 315.484.2201.
- 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
- Experian: 1.888.397.3742 or www.experian.com
- TransUnion: 1.800.680.7289 or 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.

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

- Notify the Postal Inspection Service if you believe your mail was stolen or redirected: 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 using your name and information: www.dmv.org.

6. Continue to carefully review all of 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.

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Resolution Worksheets

Keep track of the organizations you contact.

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Review all accounts, including checking, savings, credit card, 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

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Credit Bureaus

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

Bureau	Date Contacted	Contact Name	Notes
Equifax 1.800.525.6285 www.equifax.com			
Experian 1.888.397.3742 www.experian.com			
Trans Union 1.800.680.7289 www.transunion.com			

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

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Law Enforcement Agencies

Report criminal activity to the appropriate agency.

Organization	Date Contacted	Contact Name	Report Number	Notes
Federal Trade Commission 1.877.ID.THEFT www.consumer.gov/idtheft				
Local Police Department				

Other Agencies (if applicable)

Agency	Date Contacted	Contact Name	Reference Number	Notes
Postal Inspection Service www.usps.com				
Social Security Fraud Hotline 1.800.269.0271				
Department of Motor Vehicles www.dmv.org				

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Account Statements 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
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Additional Notes: