



Identity Theft Repair Checklist

1. Contact the three major credit bureaus.

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|--------------------------|--|--|--|
| <input type="checkbox"/> | Equifax 1.800.525.6285 equifax.com | Experian 1.888.397.3742 experian.com | TransUnion 1.800.680.7289 transunion.com |
|--------------------------|--|--|--|
- Report that you are a victim of identity theft.
 - Place a fraud alert and a credit freeze on your credit file.
 - Request a free copy of your credit report. If you have fraud on your file, notify the credit bureaus and any companies in which fraud occurred.

2. Contact HomeTown Bank.

- Call HomeTown Bank at 540.345.6000 to notify us you've been a victim of identity theft and of any fraudulent activity on your HomeTown Bank accounts.
- Look for unauthorized transactions, address changes, PIN changes, and any new cards ordered on all accounts.
- Close any accounts that have been breached and reopen them with new account numbers, passwords, and PINs.
- Change your online banking username and password.
- Repeat these steps with other banks/creditors in which you have accounts.

3. Report identity theft to the FTC.

- Contact the Federal Trade Commission (FTC) to file a complaint and create a personal recovery plan.
www.identitytheft.gov
1.877.438.4338
1.866.653.4261 (TTY)

Checklist Steps (cont.)

4. File a police report.

- Contact your local police department or the department where the fraud occurred and ask to have a copy, or the number of the police report.
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5. Notify other agencies as appropriate.

- Notify the Postal Inspection Service if you believe your mail was stolen or compromised: www.uspis.com
 - Call the Social Security Fraud Hotline at 1.800.269.0271 if you suspect someone is using your social security number for fraudulent purposes.
 - Contact your local Department of Motor Vehicles (DMV) if you believe someone is attempting to obtain a driver's license or ID card using your information: www.dmv.org
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6. Continue to monitor your accounts closely.

Since fraud can sometimes take time to develop and resolve, remain diligent about safeguarding your account and regularly reviewing all charges that appear on your account.

7. Notes:

Keep notes regarding the steps taken with your identity theft case below.