

FOCUSED ON YOU & YOUR IDENTITY THEFT PROTECTION

What Is Identity Theft?

Identity theft happens when someone steals your personal information—like your name, Social Security number, or other personal information without your knowledge for financial or other gain. This information can then be used to open new accounts, make purchases, apply for loans, or commit other types of fraud. It's a serious crime that can affect your finances, reputation, and peace of mind.



Tactics Used to Commit Identity Theft

- **PHISHING**

Fake emails or texts trick you into giving up personal info.

- **MAIL THEFT**

Stealing bills or pre-approved credit offers from your mailbox.

- **SOCIAL ENGINEERING**

Scammers impersonate trusted individuals or companies.

- **DUMPSTER DIVING**

Thieves search trash for documents with sensitive info.

- **DATA BREACHES**

Hackers access large databases of personal information.

- **SKIMMING**

Devices placed on ATMs or card readers steal card data.

How It Can Affect You

- **FINANCIAL LOSS**

Unauthorized purchases or withdrawals can drain your accounts.

- **CREDIT DAMAGE**

Fraudulent accounts or missed payments can lower your credit score.

- **LEGAL ISSUES**

You may be held responsible for debts or crimes committed in your name.

- **TIME AND STRESS**

Resolving identity theft often requires contacting multiple institutions, filing reports, and monitoring your credit.

- **EMOTIONAL IMPACT**

Victims often feel violated, anxious, and overwhelmed.

How to Avoid Scams

- **BE SKEPTICAL**

Don't trust unsolicited messages asking for personal info.

- **VERIFY SOURCES**

Contact companies directly using official contact information.

- **SECURE YOUR DEVICES**

Use antivirus software and keep systems updated.

- **USE STRONG PASSWORDS**

Avoid using the same password across accounts.

- **ENABLE TWO-FACTOR AUTHENTICATION**

Adds an extra layer of security.

- **MONITOR ACCOUNTS**

Check statements and alerts regularly.



How to Prevent Identity Theft

- **SHRED SENSITIVE DOCUMENTS**

Don't toss bank statements or medical records intact.

- **LIMIT SHARING ONLINE**

Avoid posting your birthdate, address, or other personal info.

- **USE SECURE NETWORKS**

Avoid public Wi-Fi for banking or shopping.

- **LOCK YOUR MAILBOX**

Prevent mail theft with a secure mailbox.

- **REVIEW YOUR CREDIT REPORTS**

Check for unfamiliar accounts or inquiries.

- **FREEZE YOUR CREDIT**

Prevent new accounts from being opened in your name.

Warning Signs of Identity Theft

- **UNEXPECTED CHARGES**

Transactions you didn't make.

- **CREDIT DENIALS**

Being turned down for credit you should qualify for.

- **UNFAMILIAR ACCOUNTS**

Seeing accounts you didn't open on your credit report.

- **MISSING MAIL**

Not receiving bills or financial statements.

- **DEBT COLLECTION CALLS**

For debts you don't recognize.

- **TAX FILING ISSUES**

IRS alerts you that your Social Security number was used.

- **DATA BREACHES**

Being notified by a company they had a data breach of information.

Identity Theft Checklist

Report identity theft to C&F Bank or other financial institutions and request a fraud alert to be placed on your accounts: **800.296.6246**

Date completed: _____

Place a credit freeze with the credit reporting agencies and place a fraud alert on your credit report:

• **EXPERIAN: 888.397.3742 | experian.com**

• **EQUIFAX: 888.378.4329 | equifax.com**

• **TRANS UNION: 800.916.8800 | transunion.com**

Date completed: _____

Request a copy of your credit and consumer reports and review for any signs of fraud:

• Credit bureaus

• annualcreditreport.com

• chexsystems.com

Date completed: _____

Close compromised or fraudulent accounts and dispute any charges or transactions you did not authorize

Date completed: _____

Contact other state and federal agencies as appropriate

Date completed: _____

Keep a record of all conversations and documentation

Date completed: _____

File a report with your local Police Department where you reside

Date completed: _____

Report identity theft to the Federal Trade Commission (FTC): **identitytheft.gov**

Date completed: _____

Monitor your credit and financial statements closely

Date completed: _____

Sign up for credit monitoring and alerts

Date completed: _____

