

Steps to Take If You Suspect Identity Theft

Step 1: Contact CyberScout immediately at 1-877-432-7463. This service provides complimentary identity theft support for all F&M Bank customers. (See enclosed brochure for more details.)

Step 2: To check if loans have been taken out in your or a family member's name, visit www.annualcreditreport.com for your free government-sponsored annual credit reports. (See enclosed FAQ for more information.)

Step 3: To prevent future unauthorized loans, consider placing a credit freeze. You need to contact each of the three major credit reporting agencies to do this:

- **Equifax:** <https://www.equifax.com/personal/credit-report-services/credit-freeze> or call 1-888-298-0045
- **Experian:** <https://www.experian.com/freeze/center.html> or call 1-888-397-3742
- **TransUnion:** <https://www.transunion.com/credit-freeze> or call 1-800-916-8800

Step 4: Report the identity theft to the Federal Trade Commission at www.identitytheft.gov. (Bookmark enclosed for your convenience.)

For any questions or concerns, feel free to contact our team at F&M Bank at 402-245-2491 as you navigate these steps.



Local Decisions | Local Solutions | Local Focus

Frequently asked questions

General Questions

How can I be sure I am at the correct website?

Make sure the website address is <https://www.annualcreditreport.com/> in the address bar. In addition look for this logo at the top of the webpage.

AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

Where can I find out more about credit, credit reports and scores, repairing my credit scores, and protecting myself against credit fraud and identify theft?

The [Federal Trade Commission's website](#) and the [Consumer Financial Protection Bureau's website](#) offer helpful information about credit and other related topics.

What should I do if I think someone is using my personal information?

Visit [identityTheft.gov](https://www.identitytheft.gov) to report identity theft and get a personal recovery plan that will:

- Walk you through each recovery step
- Pre-fill letters and forms for you to send to businesses, debt collectors, and others
- Track your progress and adapts to your changing situation.

Is it safe to provide my Social Security Number to AnnualCreditReport.com?

Yes. The site's security protocols and measures protect the personal information you provide. You must enter your Social Security Number to receive a free credit report through AnnualCreditReport.com.

Can I get my name off lists for unsolicited credit and insurance offers?

You may ask the nationwide consumer credit reporting companies to leave your name off lists for pre-approved, unsolicited credit and insurance offers. Call 1-888-5OPTOUT (1-888-567-8688).

Can I use my Individual Taxpayer Identification Number (ITIN) to get my free annual credit reports?

Not if you use the AnnualCreditReport.com site. We believe your Social Security Number is the most secure number to use, so our site accepts only that number.

However, since the ITIN has a similar format, you can use your ITIN if you submit your request to one of the three nationwide consumer credit reporting companies by mail. Once the company receives your request, they will verify your identity using their own procedures.

Can I get credit reports in Braille, large print or audio format?

Yes. Blind and Visually Impaired Consumers can ask for your free annual credit reports in Braille, Large Print, or Audio Formats.

- Call toll free at 877-322-8228.
- Provide personal information to validate your identity.
- Orally certify that you are blind or a person with a visual impairment.
- Pick the format you want.

Your credit reports should arrive in about 3 weeks.

Is there an alternative format for deaf and hard of hearing consumers?

Yes. Deaf and hard of hearing consumers can access our TDD service by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232.

How do I request a credit report as a legal guardian?

Legal representatives or court appointed guardians can request a copy of the credit report for their wards by mail.

Send the request along with the following information about the ward:

- Legal name
- Address
- Birth date
- A copy of the ward's birth certificate
- A copy of the ward's Social Security card

And information about yourself:

- Proof of your legal representation or guardianship
- A copy of your driver's license or other government-issued identity card with your current address
- A copy of a current utility bill

Make sure the driver's license and the utility bill have the same address.

[Send the request and information to all three credit reporting companies.](#)

How do I request a credit report for a child under 13?

The credit reporting companies do not knowingly keep credit files on children under 13. If you suspect someone is using your child's information illegally, you should:

- Contact all three credit reporting companies and report the situation.
- File a police report with your local law enforcement agency.
- [File a complaint](#) with the CFPB.

When you contact the credit reporting companies, provide the following information about the child:

- Legal name
- Address
- Birth date
- A copy of the child's birth certificate
- A copy of the child's Social Security card

And information about yourself:

- A copy of your driver's license or other government-issued identity card with your current address
- A copy of a current utility bill

Make sure the driver's license and the utility bill have the same address.

You may also need to prove that you have legal custody of your child in cases where the credit reporting company has a legitimate need to obtain such proof.

[Send the request and information to all three credit reporting companies.](#)

How do I request a credit report for a minor?

If you want to determine if there is a credit report on a minor, you should contact the credit reporting companies and provide the following information about the child:

- Legal name
- Address
- Birth date
- A copy of the child's birth certificate
- A copy of the child's Social Security card

And information about yourself:

- A copy of your driver's license or other government-issued identity card with your current address
- A copy of a current utility bill

Make sure the driver's license and the utility bill have the same address. You may also need to prove that you have legal custody of your child in cases where the credit reporting company has a legitimate need to obtain such proof.

[Send the request and information to all three credit reporting companies.](#)

Please note that, due to federal requirements, requests for children under 13 cannot be requested online. Minors between the ages of 13 through 17 can also order a report through the AnnualCreditReport.com website.

If you suspect someone is using your child's information illegally, you should:

- Contact all three credit reporting companies and report the situation.
- File a police report with your local law enforcement agency.

The Federal Trade Commission's website provides additional information on [protecting your child's privacy online](#) , and the Consumer Financial Protection Bureau's website provides information on [protecting your child from credit reporting problems](#).

How do I obtain a credit report for a deceased person?

The spouse or executor of the estate may request the deceased person's credit report by mailing a request to each of the credit reporting companies.

Send a letter along with the following information about the deceased:

- Legal name
- Social Security Number
- Date of birth
- Date of death
- Last known address
- A copy of the death certificate or letters testamentary

Also send information about yourself, including:

- Your full name
- Address for sending final confirmation
- In the case of an executor, include the court order or other document showing that you are an executor.

Mail the request and information to all three of the credit reporting companies:

- Equifax
- P.O. Box 105139
- Atlanta, GA 30348-5139

- Experian
- P.O. Box 2002
- Allen, TX 75013

- TransUnion
- P.O. Box 2000
- Chester, PA 19016

Identity Fraud Facts¹

- + **13.1 million** victims
- + Identity theft claims a new victim **every two seconds**
- + **1 in 5** breach victims experience fraud
- + **\$1,585 average fraud cost** per victim

LifeStages[®] Protection Delivers

- + Proactive services to mitigate risks and damages
- + Unlimited 24/7 resolution assistance
- + Access to experienced fraud experts working behind the scenes
- + Replacement assistance for lost and stolen cards
- + Complimentary monitoring services
- + Educational websites and tools

1 "2016 Identity Fraud: Fraud Hits an Inflection Point," Javelin Strategy & Research.

Don't wait until you're a victim!

For access to LifeStages Identity Management Services, call...

877.432.7463

Dedicated fraud specialists are on standby, ready to help you!

For tips to fight identity theft, visit:

CyberScout.com/KnowledgeCenter

Powered by

CYBERSOUT™



1701 Stone Street

Falls City, NE

402-245-2491

fmbankfc.bank

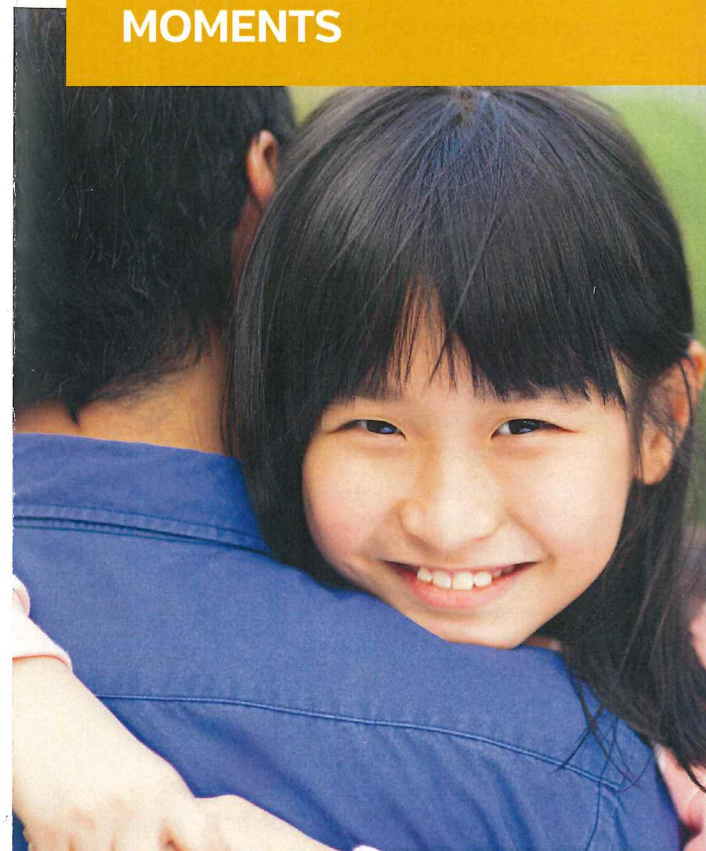
Member FDIC

SUSPECT YOU ARE A VICTIM OF IDENTITY THEFT?

Call 877.432.7463 to be connected to a
CyberScout fraud specialist.

LifeStages[®]

**IDENTITY THEFT CAN
DERAIL LIFE'S GREATEST
MOMENTS**



Protect the Identities of Your Loved Ones. Keep Life on Track.

Identity thieves are looking for vulnerabilities in every part of your life. Whether you're getting married, buying a home, raising children or getting ready to retire, thieves are scheming to profit off your precious moments. And the threats are constantly evolving. If you're a victim, resolving the issues can take weeks of frustrating phone calls and paper work.

Our experts can help you take back control. Call 877.432.7463

You and your family members* have access to an experienced, dedicated fraud specialist from CyberScout, the nation's premier provider of identity management services. If you suspect that you may be a victim of identity theft or fraud, your personal fraud specialist will guide you through the proactive and resolution process until the problem is fully resolved and your peace of mind is restored.

Visit:

CyberScout.com/KnowledgeCenter for valuable identity theft information.

While no one is immune to identity theft, education and awareness are your best lines of defense. That's why you have access to daily news alerts, articles, monthly newsletters and a wealth of proactive tips and resources.

*Identity protection services are available to a spouse and/or immediate family members under 26 years old who live in the household.

CYBERSCOUT FRAUD SPECIALISTS WILL HELP YOU NAVIGATE RISKS, FIGHT FRAUD AND KEEP PEACE OF MIND.

With LifeStages Identity Management Services, learn about evolving identity theft risks threatening you and your family. Rely on fraud specialists who work behind the scenes to help resolve frustrating and time-consuming fraud. Gain peace of mind so you can focus on living your life.

PROACTIVE SERVICES

Personal, unlimited access to a fraud specialist to resolve issues such as:

- + Travel Risk
- + External Breach Support
- + System Protection Support
- + Email Identity Support
- + Phish Assist
- + And More



DOCUMENT REPLACEMENT

Whenever you need guidance replacing lost, stolen or destroyed identification such as:

- + Passports
- + Credit or debit cards
- + Driver's licenses
- + Social Security cards
- + Medicare/Medicaid cards
- + Birth certificates

FRAUD SERVICES

Monitoring and protection from evolving threats, including:

- + Financial Identity Theft
- + Tax Identity Theft
- + Utility Identity Theft
- + Payday Loan Identity Theft
- + Government Benefits Identity Theft
- + And More



FEDERAL TRADE COMMISSION
IdentityTheft.gov

Is someone using your
personal information to
open new accounts,
make purchases,
or get benefits?

REPORT IT AT
IdentityTheft.gov



YOU CAN:

- get a free personal recovery plan that walks you through each step
- update your plan and track your progress
- print pre-filled letters & forms

in Spanish at RobodelIdentidad.gov

Recovering from identity theft is easier with a plan.

IdentityTheft.gov