

# Important Identity Theft Information

Identity theft is a common problem in today's society, especially with the wide array of technology we have available at our fingertips. If you become a victim of identity theft, it's important to make sure you take the necessary actions in order to protect your accounts and to prevent further fraudulent activity from impacting your financial situation.

## Contact 1st Global

If your identity has been stolen, you will need to contact 1st Global Client Services, and we will walk you through the process of what needs to be done. Your account information could be at risk, so it's important to take this step immediately. Your financial advisor also needs to be aware of the situation, so it's necessary to contact him or her, as well.

1st Global also recommends that clients who are victims of identity theft or think they might be victims of identity theft visit [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228 to obtain free copies of their credit reports. We also encourage those individuals to contact one or all three of the primary credit reporting agencies listed below to place fraud alerts on their credit files:

### Equifax

800-525-6285 or [equifax.com](http://equifax.com)

### TransUnion

800-680-7289 or [transunion.com](http://transunion.com)

### Experian

888-397-3742 or [experian.com](http://experian.com)

The following Federal Trade Commission sites are available to help you become more aware of all of the useful information you can access:

[identitytheft.gov/steps](http://identitytheft.gov/steps)

[consumer.ftc.gov](http://consumer.ftc.gov)

You can also utilize the 1st Global "[Help Protect Yourself Against Cybercrime](#)" handout available to clients on our [Security and Privacy](#) page of our website.

## Additional Recommended Steps If You Are a Victim of Identity Theft

### File a police report.

Obtain a copy of the report to submit to your creditors and others who may require proof of a crime.

### Contact the US Federal Trade Commission (FTC).

The FTC provides useful information to identity theft victims and maintains a database of identity theft cases for use by law enforcement agencies. File a report with the FTC by calling its Identity Theft Hotline at 877-IDTHEFT and 877-IDTHEFT FREE. You can also file online [atftc.gov/idtheft](http://atftc.gov/idtheft) or by mail at:

### Identity Theft Clearinghouse

Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, D.C. 20580

### Keep a record of contacts.

Start a file with copies of your credit reports, the police reports, any correspondence and copies of disputed bills. It is also helpful to keep a log of your conversations with creditors, law enforcement officials and other relevant parties.

## Important Identity Theft Information: Additional Steps You Can Take to Protect Your Identity

Under the Fair and Accurate Credit Transaction Act (FACTA) amendments to the Federal Fair Credit Reporting Act (FCRA), at your request, you are entitled to a free copy of your consumer report once every 12 months.

The following are additional steps that are recommended if you may take to protect your identity.

### Review your accounts and credit reports.

Regularly review statements from your accounts, and periodically obtain your credit report from one or more of the national credit reporting companies. You can obtain a free copy of your credit report online at [annualcreditreport.com](https://annualcreditreport.com), by calling 877-322-8228 or by mailing an Annual Credit Report Request Form (available at [annualcreditreport.com](https://annualcreditreport.com)) to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. You can also purchase a copy of your credit report by contacting one of the following national credit reporting agencies:

#### Equifax

P.O. Box 740241, Atlanta, GA 30374  
800-685-1111 | [equifax.com](https://equifax.com)

#### Experian

P.O. Box 9532, Allen, TX 75013  
888-397-3742 | [experian.com](https://experian.com)

#### TransUnion

2 Baldwin Place, P.O. Box 1000, Chester, PA 19016  
800-916-8800 | [transunion.com](https://transunion.com)

### Consider placing a fraud alert.

You may wish to consider contacting the fraud departments of the three major credit bureaus to request that a “fraud alert” be placed on your file. A fraud alert notifies potential lenders to verify your identification before extending credit in your name. Contact Equifax, Experian or TransUnion to place a fraud alert.

### Request a security freeze on your credit reports.

You may wish to request a security freeze on your credit reports. A security freeze prohibits a credit reporting agency from releasing any information from

a consumer’s credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. If you’re a victim of identity theft and provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge you up to \$10 each to place, temporarily lift or permanently remove a security freeze.

To place a security freeze on your credit report, you can do so online, or you can send a written request to each of the three major consumer reporting agencies by regular, certified or overnight mail to the following addresses:

#### Equifax Security Freeze

P.O. Box 105788, Atlanta, GA 30348 | [equifax.com](https://equifax.com)

#### Experian Security Freeze

P.O. Box 9554, Allen, TX 75013 | [experian.com](https://experian.com)

#### TransUnion Security Freeze

Fraud Victim Assistance Department  
2 Baldwin Place, P.O. Box 1000, Chester, PA 19016 | [transunion.com](https://transunion.com)

To request a security freeze, you will need to provide the following:

- Your full name (including middle initial).
- Social Security number.
- Date of birth.
- Addresses where you have lived over the last five years.
- Proof of current address (e.g., current utility bill).
- A photocopy of a government-issued ID card.
- A copy of either the police report, investigative report or complaint to a law enforcement agency (if you’ve been a victim of identity theft).
- Payment by check, money order or credit card (Visa, MasterCard, American Express or Discover only) if you are not a victim of identity theft. Don’t send cash through the mail.