




CHASE 

Chase Identity Theft Kit

Guide to Protecting Yourself & Reclaiming Your Identity



Your payday just got *even* better

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Understanding Identity Theft


How Identity Theft Happens

No matter how careful you are about protecting your personal information, no one is completely safe from identity theft. Skilled thieves have gone high-tech to get hold of your important data and use it for their own benefit.

Here are some of the most common ways identity thieves can gain access to your information:

- **"Phishing"**: Sending out false but very believable e-mails pretending to be such institutions as your personal bank or your popular retail merchant requesting that you update personal information such as Social Security Number (SSN) or account number(s) in order to keep your account active.
- **"Interceptors"**: Monitoring & hacking into your Internet correspondence and transactions in order to steal your personal information for criminal use.
- **"Dumpster Diving"**: Rummaging through your trash for un-shredded documents containing personal information such as your SSN, tax info, name, address, etc.

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Understanding Identity Theft

How Identity Theft Happens

- Stealing wallets and purses containing your identification, credit and bank cards.
- Stealing your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- Fraudulently obtaining your credit report by posing as a landlord, employer or someone else who may have a legitimate need for – and a legal right to – the information.
- Getting your business or personal records at work.
- Finding personal information in your home.
- Buying your information from "inside" sources. For example, an identity thief may pay a company employee for information about you that appears on an application for goods, services or credit.

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Understanding Identity Theft

How Identity Thieves Use Your Personal Information

Once someone has your personal information, there are many ways they can use it without your knowledge. For example:

- **"Pretexting"**:
 - Calling such financial institutions as your credit card issuer pretending to be you and asking Customer Service to release your personal information or simply requesting to change the mailing address on your credit card account. And because your bills are being sent to the new address, it may take some time before you realize that there is a problem.
- Opening a new cellular account using your name, date of birth and Social Security number, and subsequently racking up thousands of dollars in international calls. When the bills are not paid the delinquent account is reported on your credit report.
- Opening bank accounts in your name and writing bad checks on that account.
- Filing for bankruptcy under your name to avoid paying debts they've incurred in your name, or to avoid eviction.
- Forging counterfeit checks or debit cards and draining your bank account.
- Buying cars by taking out auto loans in your name.

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Protecting Yourself

How To Prevent Identity Theft

Here are some basic tips to help prevent someone from stealing your important information:

- **Carry only what you need** - The less personal information you have with you, the better off you will be if your purse or wallet has been stolen.
- **Don't put outgoing mail in or on your mailbox** - Drop your mail into a secure, official Postal Service collection box. Thieves may use your mail to steal your identity.
- **Cancel any credit card accounts that you no longer use** - Cut up these cards and throw them out. Don't keep old credit or ATM cards around.
- **Report lost or stolen credit cards immediately** - Call each credit card issuer and ask to have the stolen card accounts closed and new ones opened to replace them. Remember to update any automatic payment accounts with your new account numbers.

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Protecting Yourself

How To Prevent Identity Theft

Here are some basic tips to help prevent someone from stealing your important information:

- **Don't preprint personal information on checks** - Your checks should not have your driver's license, telephone or Social Security numbers on them.
- **Report lost or stolen checks immediately** - If you have Chase banking accounts, Chase will block payment on the check numbers involved. Also, review new checks to make sure none have been stolen in transit. And review your account for counterfeit checks. Make sure the checks that clear were written by you.
- **Store cancelled checks safely** - This goes for your new checks as well.

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Protecting Yourself

How To Prevent Identity Theft

- **Be alert to telephone scams** - If you are called, be wary about providing personal information. Notify the appropriate financial institutions of any suspicious phone inquiries made in their name asking for account information to "verify a statement" or "award a prize."
- **Be careful with your ATM and credit card receipts** - Thieves can use them to access your accounts. Never throw away receipts in a public trash can.
- **Guard your Personal Identification Numbers (PINs)** - Don't write your PINs on your ATM or credit cards and don't keep your PINs with your cards.
- **Discard mail appropriately** - If you receive financial solicitations that you're not interested in, shred them in a document shredder before throwing them away, so thieves can't use them to assume your identity. Also shred any other financial documents, such as bank statements or invoices, before disposing of them in separate garbage bags.

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Protecting Yourself

How To Prevent Identity Theft

- **Keep your information private** - Don't give out financial information such as checking account numbers, credit card numbers, and especially your Social Security number over the phone unless you initiate the call and know the person or the organization you're dealing with. Also ask for the name, telephone extension and/or the representative identification number before ending the call and record it on a paper to be filed.
- **Keep track of bills** - If regular bills fail to reach you, call the company to find out why. Someone may have filed a false change-of-address notice to divert your information to his or her address. If your bills include suspicious items, don't ignore them. Instead, investigate immediately to head off any possible or further fraud.
- **Review your credit report** - Periodically pull your credit reports from the 3 major credit bureaus to review your file and make certain the information is correct and up to date.

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Protecting Yourself

How To Prevent Identity Theft

- **Protect your identity online** - When conducting financial transactions, making purchases or sending personal information online, make sure the Web sites you visit are secure and protect your data from Internet theft. Look for Web sites that use Secure Socket Layer (SSL) technology to encrypt your personal information. You can also check to see if your Web session is secure by looking for a small lock symbol usually located in the lower corner of your Web browser window. Current versions of leading Web browsers indicate when a Web page is encrypted for transmission by using this symbol. You may also look for the letters "https://" at the beginning of the Web site URL in your Web browser. The "s" means that the Web connection is secure.
 - For example, Chase OnlineSM uses 128-bit encryption, the highest level of protection available. Another online safety feature is your password. Every time you log on to Chase OnlineSM, you are required to enter your ID and password. You can manage your account the way you choose, so you have the ability to change your password at any time. For your safety, you should not reveal your password to anyone.
- For more information about how you are protected when using Chase OnlineSM or for more information about encryption, visit us at www.chase.com.

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Reclaiming Your Identity

How To Deal With Identity Theft

You can recover from identity theft. Here are some basic steps you can take to help reclaim your identity:

1. **Call the credit bureaus.**

Contact the fraud departments of each of the three major credit bureaus. They maintain reports that track the credit accounts that have been opened in your name and monitor how you pay your bills. You should call first and then follow up in writing. See the sample credit bureau letter in the Sample Documents section.

	Phone Number	Address
Equifax	1-800-525-6285	Equifax Fraud Assistance P.O. Box 105069 Atlanta, GA 30348
Experian	1-888-397-3742	P.O. Box 949 Allen, TX 75013-0949
TransUnion	1-800-680-7289	Fraud Victim Assistance Department: P.O. Box 6790 Fullerton, CA 92834

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Reclaiming Your Identity

2. **Request that a fraud alert be placed in your credit bureau file.**

This will alert potential creditors that you may have been the victim of identity theft and that your credit history may not yet be completely corrected.

3. **Include a victim's statement.**

Tell the credit bureaus you'd like to include a statement on your credit report asking that creditors call you before opening any new accounts or changing your existing accounts.

4. **Ask for copies of your credit reports.**

If you are a victim of identity theft, credit bureaus must give you a free copy of your report to check for inaccuracies.

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5. Review your credit reports carefully.

Make sure that no additional fraudulent accounts have been opened or unauthorized changes made. Check the inquiry section of the report. When inquiries appear from companies that opened fraudulent accounts, request that the inquiries be removed from your report.

6. Perform periodic reviews.

In a few months, order a new copy of your credit report to verify your corrections and changes. After reviewing your credit report, you may find that accounts were opened in your name at other banks or lenders. Call the companies where the accounts were opened to report fraudulent accounts, then follow up in writing. Include copies of documents that support your position. See the sample credit bureau letter in the Sample Documents section.

7. Contact your local police.

File a report with your local police or the police in the community where the identity theft took place. Obtain a copy of the police report in case your bank, credit card company or others need proof of the crime.

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8. Contact the Federal Trade Commission.

Call the Federal Trade Commission's (FTC) Identity Theft Hotline at 1-877-ID THEFT (1-877-438-4338). The FTC will put your information into a secure consumer fraud database and may, in appropriate instances, share it with other law enforcement agencies.

9. Check your mail carefully.

- If you receive statements for accounts you do not have, contact the creditor. An identity thief may have opened an account in your name.
- If you do not receive statements for any of your usual accounts (including credit, banking and investment), contact the company immediately. An identity thief may have submitted a change of address in order to redirect your statements to a different location.
- If you do not receive mail you usually receive, contact the post office. An identity thief may have falsified a change of address to redirect your mail to a different location.

10. Review ALL your accounts.

You should check transactions on credit account statements including credit cards, home equity lines of credit, bank accounts, investment accounts and telephone bills. If you find problems on one of your accounts, you should pay careful attention to all of your accounts going forward.

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11. Contact other creditors.

Creditors can include credit card, phone and other utility companies, and banks and other lenders.

- Ask to speak with someone in the company's security or fraud department and follow up with a letter. Credit card companies require that you contact them in writing. A sample dispute letter can be found in the Sample Documents section.
- Close accounts that have been tampered with and open new ones with new PINs and passwords.
- Avoid using easily available information for a password like a date of birth or Social Security number.

12. Review your bank accounts.

- If an identity thief has tampered with your savings or checking account or ATM card, close the account immediately. Open a new account and ask that a password be required to obtain any information.
- If your checks were stolen or misused, either place a stop payment on the range of missing checks or close the account. Also, contact the major check verification companies to request that they notify retailers that use their database.
- TeleCheck: 1-800-710-9898
- Certegy: 1-800-437-5120

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13. Review your investment accounts.

If an identity thief has tampered with your securities, investments or brokerage account, immediately report it to your broker or account manager and to the Securities and Exchange Commission at 1-800-SEC-0330 (1-800-732-0330).

14. Contact your telephone service provider.

If an identity thief has established a new phone or cellular service in your name, contact your service provider immediately to cancel the account. If you have trouble getting fraudulent phone charges removed from your account, contact your state Public Utilities Commission for local service providers or the Federal Communications Commission for long distance service providers.

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15. Contact your local Postal Inspector.

If an identity thief has stolen your mail to obtain credit or falsified change-of-address forms, that's a crime. Report it to your local Postal Inspector. You can learn how to contact your local Postal Inspection Service office by contacting your local post office or by visiting the United States Postal Service online at www.usps.gov/websites/deparr/inspect.

16. Contact the Social Security Department.

If you believe someone is using your Social Security number to apply for a job or to work, contact the Social Security Fraud Hotline at 1-800-269-0271. You can also contact the Social Security Department at 1-800-772-1213 to verify the accuracy of the earnings reported on your Social Security number and to request a copy of your Social Security statement.

17. Contact your local Department of Motor Vehicles.

If you suspect your name is being used by an identity thief to get a driver's license or ID card, contact your local Department of Motor Vehicles.

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Chase ID ProtectionSM

Chase ID ProtectionSM – an optional identity protection product available for a monthly fee.

Our services include:

- Initial credit report^{*} & credit score from Experian.
- UNLIMITED access 3-in-1 credit reports & credit scores from TransUnion, Equifax & Experian. Also included is information regarding your credit score.
- Daily credit monitoring & immediate alerts on changes to your credit files at 3 major bureaus.
- Access to live Credit Specialists for explanations on credit files and one-call dispute filing with all three Credit Repositories.
- A dedicated Case Manager who will help you to reclaim your identity if you become a victim of identity theft.

Identity fraud expense reimbursement coverage for up to \$25,000 for eligible identity theft related expenses you may incur, coverage is paid for by Chase.

For more information on how Chase ID Protection can protect you, please call toll free: 1-888-279-4051 or visit www.chaseidprotection.com.

*Credit reporting agencies are required by law to provide a free credit report once per year.
SMIdentity Fraud Expense Reimbursement Master Policy underwritten by Travelers Casualty and Surety Company of America and its property casualty affiliates, Hartford, CT 06183. Coverage for all claims or losses depends on actual policy provisions. Availability of coverage can depend on our underwriting qualifications and state regulations. This coverage is not available to residents of New York.

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Reference Information

Credit Bureaus	
Equifax	1-800-525-6285
Experian	1-888-397-3742
TransUnion	1-800-680-7289

Additional Contacts	
TeleCheck	1-800-710-9898
Certegy	1-800-437-5120
Securities and Exchange Commission	1-800-732-0330
Federal Trade Commission Identify Theft Hotline	1-877-438-4338
United States Postal Service online	www.usps.gov/websites/department/inspect
Social Security Fraud Hotline	1-800-269-0271

If you'd like to learn more about identity theft, visit the Federal Trade Commission consumer website at www.consumer.gov/idtheft, or call toll free 1-877-438-4338.

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Sample dispute letter – Credit Bureau

Date
Your Name
Your Address
Your City, State, Zip
Complaint Dept.
Name of Credit Bureau
Address
City, State, Zip

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) This item is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records or court documents) supporting my position. Please investigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,
Your Name

Enclosures: (List what you are enclosing)

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Sample dispute letter – Credit Card Company

Date
Your Name
Your Address
Your City, State, Zip
Your account number
Name of Creditor
Billing Inquiries
Address
City, State, Zip

Dear Sir or Madam:

I am writing to dispute a billing error in the amount of \$ _____ on my account. The amount is inaccurate because (describe the problem). I am requesting that the error be corrected, that any finance or other charges related to the disputed amount be credited as well, and that I receive an accurate statement.

Enclosed are copies of (use this sentence to describe any enclosed information, such as sales slips or payment records) supporting my position. Please investigate this matter and correct the billing error as soon as possible.

Sincerely,
Your Name

Enclosures: (List what you are enclosing)

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Action Taken Worksheet

A convenient, easy-to-use form
Use this convenient form to keep track of the steps you take. Remember to follow up telephone conversations in writing whenever possible and to send copies, never originals, of materials to support your claims.

Credit Bureaus – Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

Banks, Investment Companies, Credit Card Issuers and Other Creditors (Contact each creditor promptly to protect your legal rights)

Bank/Investment Co./Creditor	Address & Phone Number	Date Contacted	Contact Person	Comments

Law Enforcement Authorities – Report Identity Theft

Agency/Dept.	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Federal Trade Commission	1-877-438-4338				
Local Police Department					
Local Postal Inspector					

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