



PROTECT
YOURSELF FROM
IDENTITY THEFT



REGIONS NEXT STEP

This information is general in nature and is not intended to be specific legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and [irs.gov](https://www.irs.gov) for current tax rules.

Regions uses Qualtrics® XM service to collect your feedback. Regions does not own or operate the Qualtrics website. Please consult Qualtrics privacy disclosures and security policies, as they may differ from those of Regions.

AGENDA

TODAY WE WILL ANSWER THESE BIG QUESTIONS . . .

1. What are the common forms of identity theft?
2. How can you protect yourself from identity theft?
3. What if you suspect you are a victim of identity theft?
4. What should you do if your wallet or purse is lost or stolen?
5. How can you be prepared in advance for emergencies such as identity theft?

This information is general in nature and is not intended to be legal, tax, or financial advice. Although Regions believes this information to be accurate, it cannot ensure that it will remain up to date. Statements or opinions of individuals referenced herein are their own—not Regions'. Consult an appropriate professional concerning your specific situation and [irs.gov](https://www.irs.gov) for current tax rules.

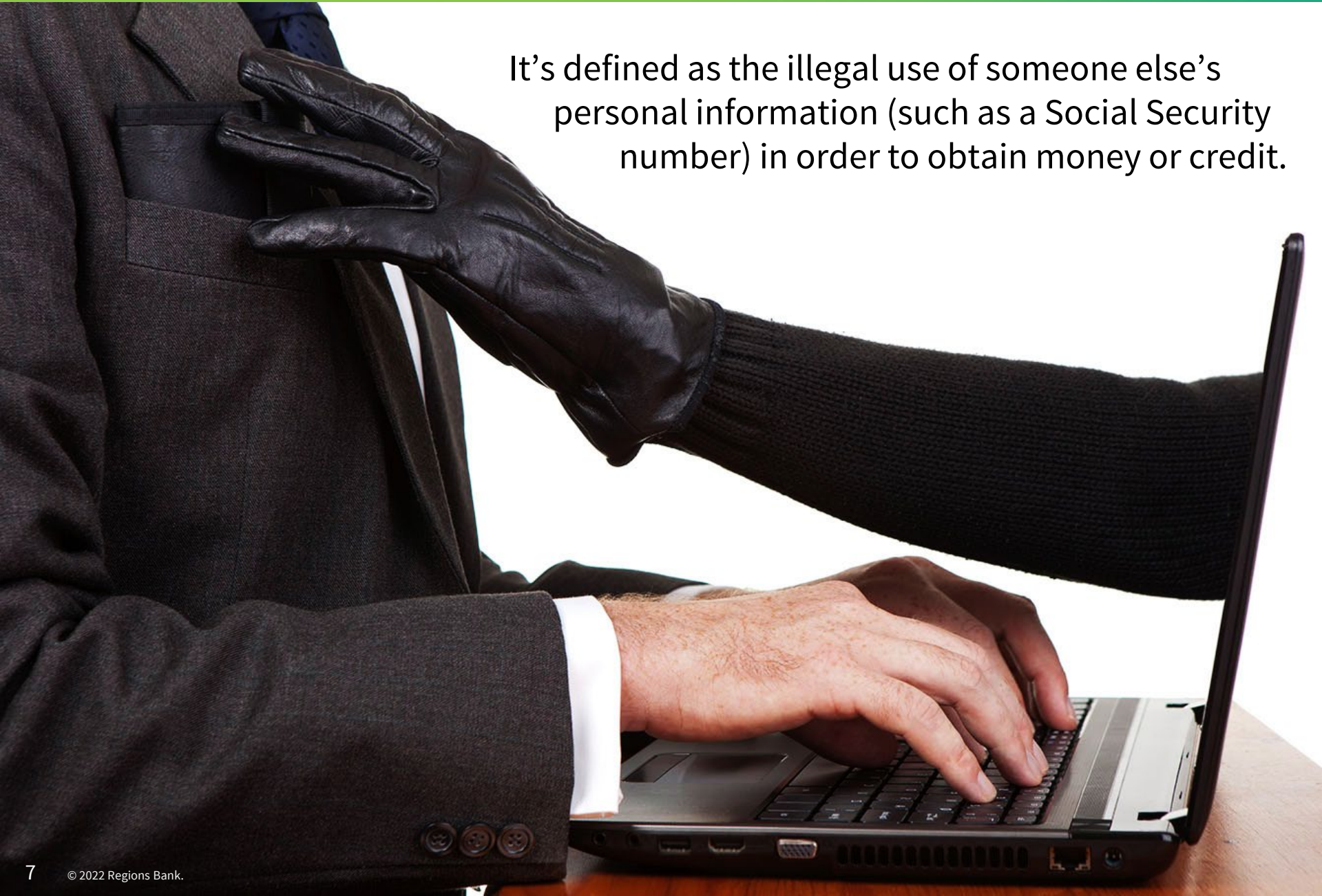
KNOW

HOW IT'S
DONE



WHAT IS IDENTITY THEFT?

It's defined as the illegal use of someone else's personal information (such as a Social Security number) in order to obtain money or credit.



GET

ITS IMPACT



COMMON FORMS OF IDENTITY THEFT



PHISHING

VISHING

SMISHING

PHARMING

SKIMMING

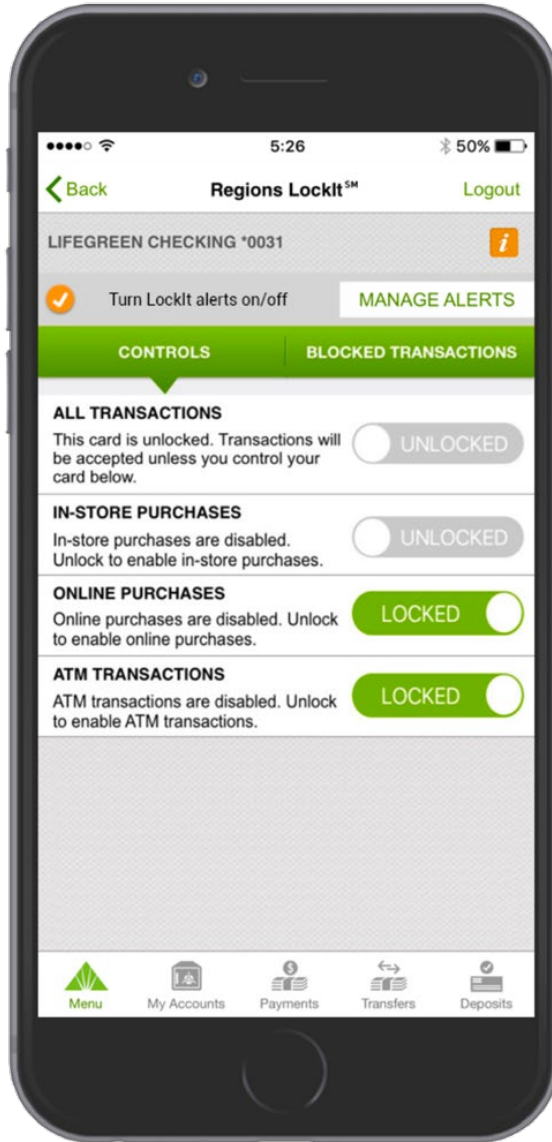
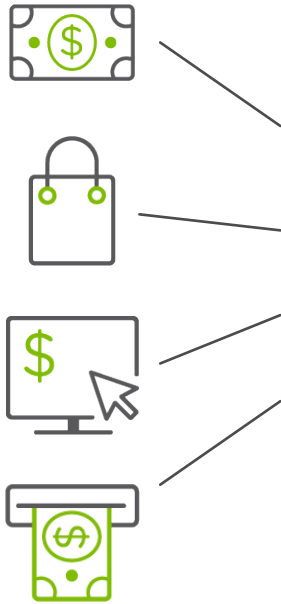
AVOID

IDENTITY THEFT

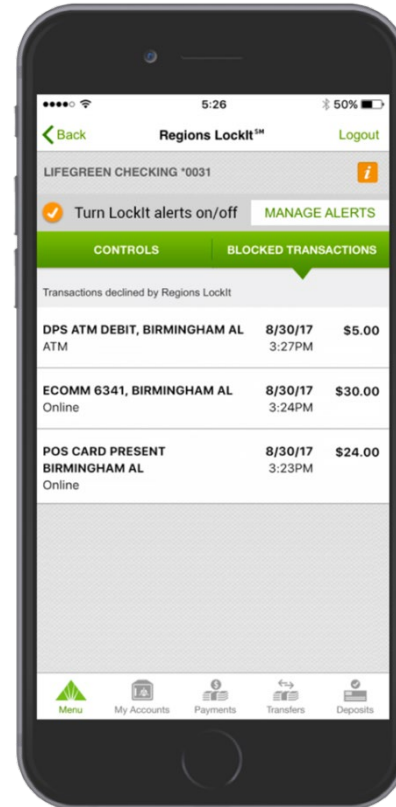


1. PROTECT YOUR PERSONAL INFORMATION

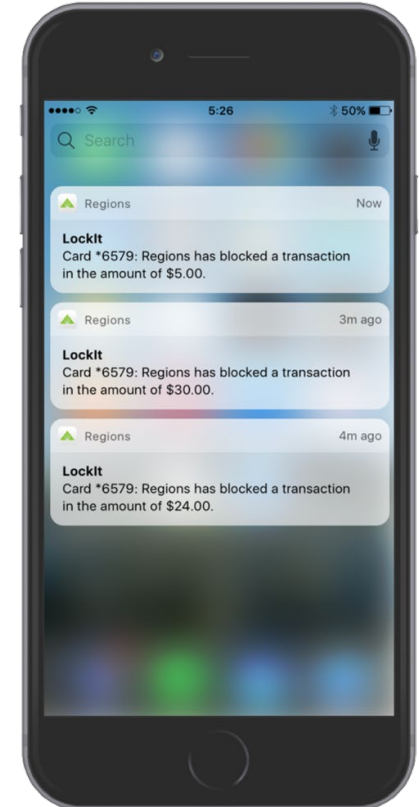




CUSTOMIZE CARD USAGE



MONITOR BLOCKED TRANSACTIONS



SET ALERTS

2. PROTECT YOUR MAIL



3. SIGN UP FOR DIRECT DEPOSIT



4. CLEAN UP YOUR FINANCIAL TRASH



5. WATCH YOUR STATEMENTS AND BILLS



6. USE CAUTION ON THE INTERNET



7. REVIEW YOUR CREDIT REPORT ANNUALLY



STEPS TO TAKE



IDENTITY THEFT

TAKE ACTION IMMEDIATELY



File a police report

Contact your creditors



GET A COPY OF THE POLICE REPORT



FOLLOW UP IN WRITING AND INCLUDE COPIES OF SUPPORTING DOCUMENTS



KEEP RECORDS OF ALL CONVERSATIONS AND CORRESPONDENCE



ASK FOR VERIFICATION THAT DISPUTED ACCOUNTS HAVE BEEN CLOSED AND FRAUDULENT DEBTS DISCHARGED

For more information:

1-877-IDTHEFT (438-4338)

www.identitytheft.gov



PHASES OF A FRAUD ALERT

- Initial alert at 90 days
- Extended alert 7 years
- Security freeze



IN CASE OF EMERGENCY

GET A NEW ATM CARD



**LOST OR
STOLEN**



**File a
police
report**



**Cancel
your credit
cards**



**Report
loss to
bank**



**Place a
fraud alert
on your
credit
report**



**Contact major
check verification
companies**

TeleCheck: 1-800-366-2425
Certegy: 1-800-437-5120

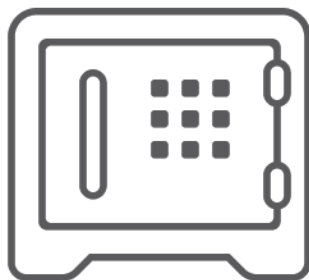
Initial alert
Extended alert
Security freeze

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

WHAT TO HAVE READY



**COPIES OF
IMPORTANT
DOCUMENTS**



**A SAFE PLACE
TO STORE
THESE COPIES**

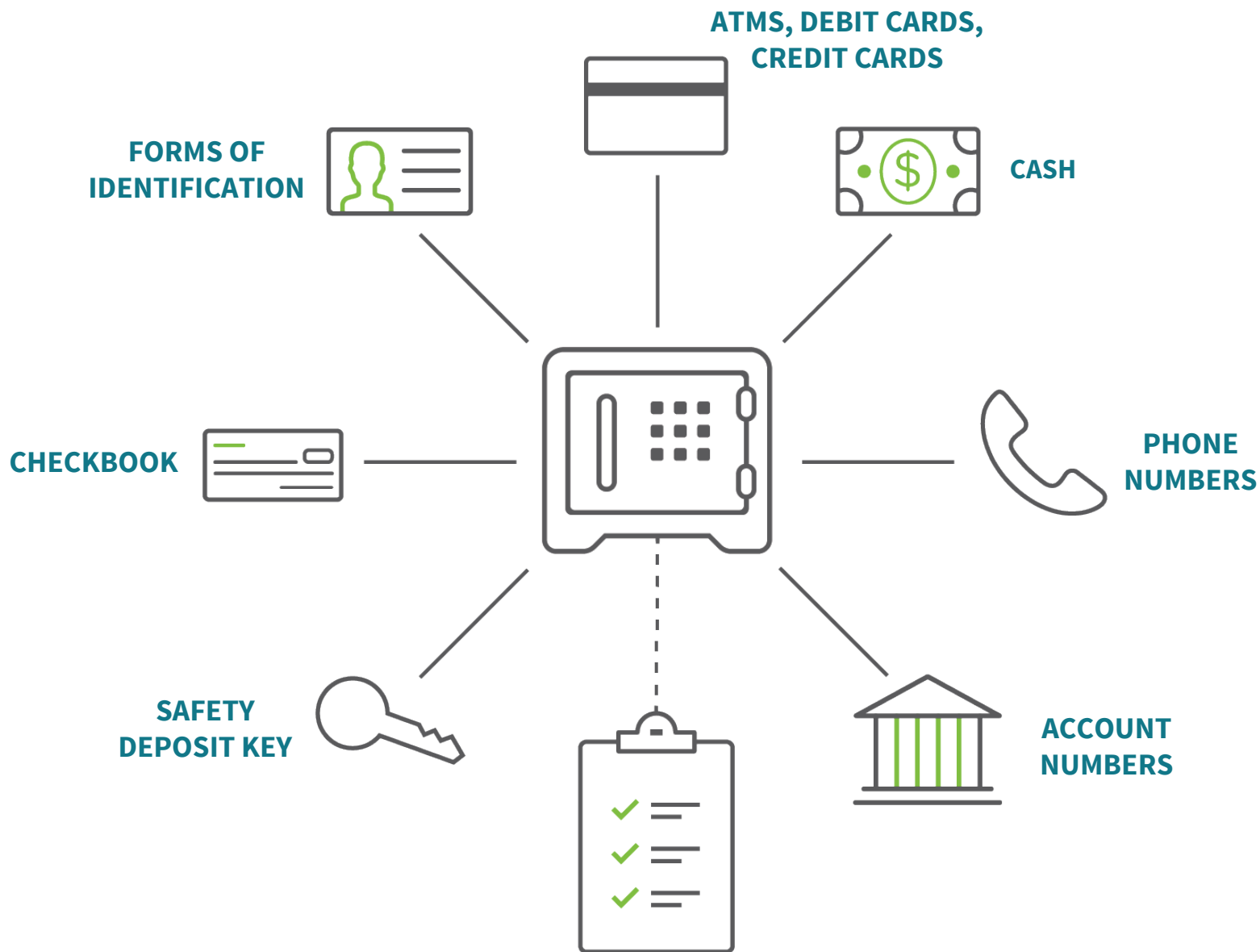


**EMERGENCY
EVACUATION BAG**



**PEACE OF
MIND**

WHAT TO KEEP AND WHERE TO KEEP IT



CONGRATULATIONS

TODAY, YOU WILL LEAVE WITH:

- An understanding of what identity theft is
- How to protect yourself
- What to do if you are a victim of identity theft
- What to do if your wallet or purse is stolen
- How you can be prepared in advance

Thank you.

Articles

Courses

Worksheets

Podcasts

Calculators

Budget
Templates

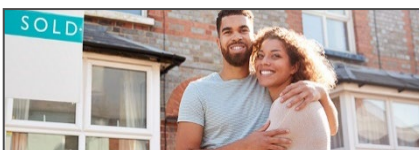
Webinars

Learning
for Kids

EXPLORE FOR MORE TIPS



Family Budgeting
& Saving



Navigating
Homeownership



Financial Literacy
for Students



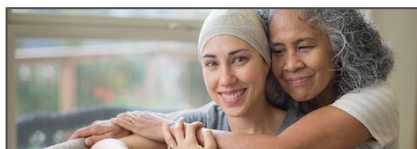
Retirement Saving
& Planning



Saving For
Your Next Vacation



Plan for the Holidays



Medical
Financial Hardship



Next Step for Business

MEETING YOUR FINANCIAL GOALS

1

Make an appointment with a Regions banker:

- Call the Regions Green Line at 1-800-REGIONS
- Go to regions.com and click “[Make an Appointment](#)”
- Visit any Regions branch

2

Visit Next Step Courses for free, online money management courses: Regions.com/NextStepCourses

3

Use our online resources including articles, videos, and calculators: Regions.com/NextStep

