



Identity Theft Guidance

✓ What is identity theft?

Identity theft happens when a criminal obtains your personal information to steal money from your accounts, open new credit cards, apply for loans, rent apartments and commit other crimes - all using your identity. These acts can damage your credit, leave you with unwanted bills and cause you countless hours and frustration to clear your good name.

✓ How do thieves steal an identity?

Identity theft starts when someone misuses your personal information such as your name and Social Security Number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold.

Skilled identity thieves may use a variety of methods to get hold of your information, including:

Dumpster diving. They rummage through trash looking for bills or other paper with your personal information on it.

Skimming. They steal credit/debit card numbers by using a special storage device when processing your card.

Phishing. They pretend to be financial institutions or companies and send email or pop-up messages to get you to reveal your personal information.

Changing your address. They divert your billing statements to another location by completing a change of address form.

Old-fashioned stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.

Pretexting. They use false pretenses to obtain your personal information from financial institutions, telephone companies and other sources.

✓ How can I find out if my identity was stolen?

The best way to find out is to monitor your accounts and bank statements each month, and check your credit report on a regular basis. If you check your credit report regularly, you may be able to limit the damage caused by identity theft.

✓ What should I do if my identity is stolen?

If you're a victim of identity theft or account fraud, you should notify your bank(s) right away. If you're our customer, you should call us immediately. First Commercial Bank, Ltd., Guam Branch (hereafter "the Branch") will work with you to help correct any unauthorized transactions in your accounts at the Branch, fix any incorrect reports the Branch submits to credit bureaus, and help protect you from any future identity theft or account fraud.

Call the fraud departments of all three credit bureaus. Ask them to put a "fraud alert" on your file. This tells creditors to call you before they open any more accounts in your name.

Experian: 1-888-397-3742

Equifax: 1-800-525-6285

Trans Union: 1-800-680-7289

Contact your local police and ask to file a report. Even if the police can't catch the identity thief, having a police report can help you clear up your credit records later on.

File a complaint with the Federal Trade Commission (FTC). Call the FTC's identity theft hotline toll-free at 1 (877) IDTHEFT (438-4338). Trained counselors are standing by to help victims and take their complaints. You may also file a complaint online at www.ftc.gov/idtheft.

✓ **What can I do to prevent identity theft?**

The government estimates that 400,000 people fall prey to identity theft and online fraud each year. Here's what you can do to stop these crimes before they happen—and protect your assets and your good name:

Don't provide financial information such as checking account and credit card numbers—and especially your Social Security Number—over the phone unless you initiate the call and know the person or organization you're dealing with. Don't give that information to any stranger, even one claiming to be from the Branch.

Don't pre-print your driver's license, telephone or Social Security Numbers on your checks. Report lost or stolen checks immediately. The Branch will block payment on the check numbers involved. Also, review new checks to make sure none has been stolen in transit. Store new and cancelled checks in a safe place.

Notify Branch of suspicious phone inquiries such as those asking for account information to "verify a statement" or "award a prize."

Guard your Personal Identification Numbers (PINs) for your debit and credit cards, and don't write on or keep your PINs with your cards. You should also guard your receipts. Thieves can use them to access your accounts.

Select creative PINs for your debit and credit cards, and make sure your account Passwords are hard to guess. Don't use birth dates, part of your Social Security Number or driver's license number, address, or children's or spouse's names. Remember: If someone has stolen your identity, he or she probably has some or all of this information.

If you receive financial solicitations that don't interest you, tear them up before throwing them away, so thieves can't use them to assume your identity. Destroy any other financial documents, such as bank statements or invoices, before you dispose of them.

Don't put outgoing mail in or on your mailbox. Drop it into a secure, official Postal Service collection box. Thieves may use your mail to steal your identity.

If you notice you haven't received regular bills, 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 fraud before it occurs.



The Branch is committed to ensuring the privacy of your online transactions through the latest security technology. That's why for Internet-based communications we require you to use a browser that supports 128-bit encryption for the Branch Internet Banking Services. 128-bit encryption is the highest level of data protection commonly available in today's Internet browsers.

Your Password is another online safety feature. Every time you log on to the Branch Internet Banking Services, you must first enter your User ID and Password. You control both and can change your Password anytime. Don't reveal your logon details to anyone.

Periodically contact the major credit reporting companies to review your file and make certain your information is correct. For a small fee, you can obtain a copy of your credit report anytime. (Please note that in some states or municipalities, you may be legally entitled to these reports free of charge. Check with the credit bureau when ordering the report.)

✓ **Contact Us**

If you have any question, please contact us during business hours. Contact information is as follows:

Telephone: +1-671-472-6864

Fax: +1-671-477-8921

Address: 665 South Marine Corp. Drive, Tamuning, Guam 96913 U.S.A.