



Client Fraud Checklist

1. **Contact the Federal Trade Commission (FTC) and consider filing the FTC forms:**
 - a. Identity Theft Complaint
 - b. Identity Theft Affidavit
 - c. Internet Fraud Complaint

You may file an affidavit or complaint by utilizing any of the below methods:

- Online at http://www.consumer.gov/idtheft/con_file.htm#complaint
- Telephone toll-free 1-877-IDTHEFT (1-877-438-4338) or TDD (202)326-2502
- Mail to Consumer Response Center, FTC / 600 Pennsylvania Avenue, N.W. / Washington, DC 20580

2. **Contact the below three (3) Credit Bureaus and discuss placement of a ‘fraud alert’:**

Equifax

- a. To report fraud, call 1-800-525-6285 or mail PO Box 740250 / Atlanta, GA 30374-0250
- b. To order a copy of your credit report, call 1-800-685-1111 or mail PO Box 740241 / Atlanta, GA 30374-0241
- c. To opt out of pre-approved offers of credit, call 1-888-567-8688 or mail Equifax Options / PO Box 740123 / Atlanta, GA 30374-0123

Experian (formerly TRW)

- a. To report fraud, call 1-888-EXPERIAN (1-888-397-3742) or mail PO Box 1017 / Allen, TX 75013.
- b. To order a copy of your credit report, call 1-888-EXPERIAN (1-888-397-3742) or mail PO Box 2104 / Allen, TX 75013.
- c. To opt out of pre-approved offers of credit and marketing lists, call 1-800-353-0809 or 1-888-5OPTOUT or mail PO Box 919 / Allen, TX 75013.

Trans Union

- a. To report fraud, call 1-800-680-7289 or mail PO Box 6790 / Fullerton, CA 92634.
- b. To order a copy of your credit report, call 1-800-888-4213 or mail PO Box 390 / Springfield, PA 19064.
- c. To opt out of pre-approved offers of credit and marketing lists, call 1-888-5OPTOUT or mail PO Box 97328 / Jackson, MS 39238

3. **A free credit report copy may be obtained for review by calling 1-877-322-8228 or at www.AnnualCreditReport.com**

Consumers are entitled by law to obtain one (1) free credit report per year from each of the three (3) major credit bureaus Equifax, Experian, and TransUnion – for a total of three (3) reports every year.

4. **Contact the below check verification companies and report the ID Theft:**
 - a. Chex Systems - 1-800-428-9623
 - b. SCAN -1-800-262-7771
 - c. TeleCheck - 1-800-710-9898

Please note First Commonwealth Bank offers this checklist as a way to assist you in protecting your identity and personal information. First Commonwealth Bank offers no guarantee that completing the items listed on this checklist will fully protect your identity or personal information. This checklist is offered as courtesy to our clients.