



# IDENTITY THEFT CHECKLIST



## DEVICE/EMAIL COMPROMISE (PC/LAPTOP/TABLET/PHONE)

- Turn the device on airplane mode, shut the device down. Take the device to an IT professional.
- Disconnect from the Internet by turning off Wi-Fi or pulling the network cable from the router.
- Have your device(s) scanned for viruses from an IT professional (Geek Squad can help if you do not have an IT professional).
- Change passwords for all accounts, including email accessed from the device; DO NOT use same password for each account.
- Report the compromise to each financial institution or software company i.e., Quicken, Gmail, Amazon etc. so they are aware and can assist with any steps that will help with ensuring your accounts are secure.

## SOCIAL SECURITY NUMBER COMPROMISE

- Request a copy of your social security statement, look for income being reported under your number that does not belong to you, and add extra security to your account [ssa.gov/myaccount](https://ssa.gov/myaccount).
- If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- If you have a West Shore Bank checking account and registered for our secure benefits, login to verify [benefits](#) on identity theft resolution services and reimbursement coverages or call 1-866-210-0361.
- If you have a West Shore Bank checking account and have not registered for our secure benefits, get registered and sign up for [monitoring services](#) online or call 1-866-210-0361. Access code needed is MI862523.
- Check with your bank to see if they offer identity theft protection with credit monitoring services.
- Get your free credit reports from [annualcreditreport.com](https://annualcreditreport.com). Check for any accounts or charges you don't recognize.
- Consider placing a [credit freeze](#). A credit freeze makes it harder for someone to open a new account in your name.
  - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone - or any service that requires a credit check.
  - If you decide not to place a credit freeze, at least consider placing a [fraud alert](#).
- Try to file your taxes early – before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
- Don't believe anyone who calls and says you'll be arrested unless you pay for taxes or debt – even if they have part or all of your Social Security number, or they say they're from the IRS.
- Continue to check your credit reports at [annualcreditreport.com](https://annualcreditreport.com). You can order a free report from each of the three credit reporting companies once a year.





## ONLINE/MOBILE LOGIN OR PASSWORD COMPROMISE

- Log in to that account and change your password. If possible, also change your username.
  - If you can't log in, contact the financial institution. Ask them how you can recover or shut down the account. West Shore Bank customers contact Customer Care at 1-888-295-4373
- If you use the same password anywhere else, change that, too.
- Report the compromise to the financial institution so they are aware and can assist with any steps that will help with ensuring your account is secure. West Shore Bank customers contact Customer Care at 1-888-295-4373.
- Check your accounts accessed through that login for any charges or debits you don't recognize and report them to the financial institution as unauthorized.
- Setup notifications where possible on transaction activity in accounts.

## DEBIT OR CREDIT CARD NUMBER COMPROMISE

- Contact your financial institution or credit card company to cancel your card and request a new one. West Shore Bank customers contact Customer Care at 1-888-295-4373.
- Review your transactions regularly. If you find fraudulent charges, contact your financial institution or credit card company to report them as unauthorized.
- Setup notifications where possible on transaction activity in accounts.
- If you have a West Shore Bank Debit Card enable card controls within online banking to turn card on/off and setup alerts/protections. Instructions on how to setup controls are listed [here](#).
- If you have a West Shore Bank checking account and have registered for our secure benefits and previously registered your debit or credit cards, login to cancel cards and stop unauthorized use. Access [benefits](#) here or call 1-866-210-0361.
- If you have a West Shore Bank checking account and have not registered for our secure benefits, sign-up and [register your cards](#) online or call 1-866-210-0361. Access code needed is MI862523.
- If you have automatic payments set up, update them with your new card number.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).

## BANK ACCOUNT INFORMATION COMPROMISE

- Contact your bank to close the account and open a new one.
- Review your transaction regularly. If you find fraudulent debits, contact your financial institution to report them as unauthorized.
- Setup notifications where possible on transaction activity in accounts.
- If you have automatic payments set up, update them with your bank account information.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).



## DRIVER'S LICENSE COMPROMISE

- Contact your [nearest motor vehicles branch](#) to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.
- Check your credit report at [annualcreditreport.com](http://annualcreditreport.com).

## CHILDREN'S PERSONAL INFORMATION COMPROMISE

- Request a credit freeze for your child – if this service is available in your state. A credit freeze will make it difficult for someone to use your child's information to open accounts. To place a freeze, follow the specific instructions for each credit bureau:
  - [Equifax](#)
  - [Experian](#)
  - [Transunion](#)
- No matter what state you live in, you can check to see if your child has a credit report. Each bureau has specific instructions for these requests:
  - [Equifax](#)
  - [Experian](#)
  - [Transunion](#)
- If a credit bureau has a credit report for your child, the credit bureau will send you a copy of the report. Use the instructions provided with the credit report to remove fraudulent accounts.
- Review the Federal Trade Commission (FTC's) information on [Child Identity Theft](#).