

# Recognize Fraud Activity

BANK OF AMERICA CONSUMER TOOLKIT

## ALERT

If you suspect you might be a victim of identity theft, contact the three major credit bureaus listed below to place a fraud alert on your credit file. You also can order a credit report to identify any unauthorized activity.

Equifax 1.800.525.6285

Experian 1.888.397.3742

Trans Union 1.800.680.7289

## MONITOR YOUR ACCOUNTS REGULARLY

More than 50 percent of all fraud and identity theft is first discovered by the victim. Reduce your risk by reviewing your account activity often. Regular account monitoring will help you detect fraud earlier and reduce the financial impact and inconvenience.

Other ways to reduce your risk:

- Guard your personal information carefully
- Set up email alerts to be notified about account activity
- Choose to receive electronic statements instead of mailed paper statements
- Check your credit report annually

## LEARN HOW TO RECOGNIZE FRAUD

Here are some signs you may be a victim of identity theft:

- New accounts you did not open appear on your credit report
- You have not received an expected bill or statement by mail
- Unexpected charges appear on your account
- Charges from unrecognized vendors appear
- Posted checks appear on your account significantly out of sequence
- You receive credit cards you didn't apply for
- You are suddenly denied credit or offered less than favorable credit terms for a reason that does not seem accurate
- Creditors or debt collectors have called regarding merchandise or services that you did not purchase

## ACT QUICKLY

Take immediate steps to reduce the impact of identity theft as soon as you become aware that you've become a victim.

- Report the crime to the police, and be sure to get a copy of the report
- Contact your credit card issuers to check for unrecognized activity and ask that your cards be reissued with new account numbers
- Place a fraud alert on all three of your credit bureau reports