

Put your identity on lockdown

Today's identity thieves are continually creating new, more sophisticated ways of fraudulently obtaining someone's personal information and using it illegally. Identity theft and fraud are growing at an incredible pace, with over one million cases being reported annually in the U.S. alone.

Who to contact and what to do

If you suspect you may have been a victim of identity theft or fraud, we have prepared this checklist to help you stop fraudulent use of your identity and restore your credit.

<p>1</p> <p>Contact TIAA Bank</p>	<p>Call us immediately, 24/7, at 1-888-882-3837 or send us an email at support@TIAABank.com. We'll investigate and, if necessary, close all of your accounts and reissue you new account numbers, checks, debit and/or credit cards. Learn more about protecting your accounts at TIAABank.com/security.</p>
<p>2</p> <p>Contact your creditors</p>	<p>Inform any other banks, financial institutions or creditors with whom you have accounts that you believe your identity may have been compromised. Document any phone conversations and follow up with an email or certified letter.</p>
<p>3</p> <p>Contact the major credit bureaus</p>	<p>Tell the credit bureau that you believe you are a victim of identity theft and request that a fraud alert, credit freeze or both be placed on your credit file.</p> <p>Fraud alert: Requires a creditor to verify your identity before issuing credit in your name. It stays on your report for one year and can be renewed for an additional 12 months. When a fraud alert is created with a credit reporting agency, all other agencies are automatically notified.</p> <p>Credit freeze: Cuts off access to your credit report, preventing new credit from being opened in your name—until you request otherwise. It requires you to contact each credit reporting agency individually.</p> <p>Equifax: 1-800-525-6285 or equifax.com</p> <p>Experian: 1-888-397-3742 or experian.com</p> <p>TransUnion: 1-800-680-7289 or transunion.com</p> <p>You can request a free copy of your credit report from each agency—once every 12 months at annualcreditreport.com.</p>

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File an identity theft complaint/affidavit

Call the Federal Trade Commission (FTC) Identity Theft Hotline at **1-877-438-4338** or file your complaint online at **identitytheft.gov**. Print a copy for your records.

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File a police report

Collect the following items and contact your local law enforcement officials.

- Your FTC identity theft complaint/affidavit
- Driver's license or other government-issued document, preferably with a photo
- Proof of residency, e.g., phone bill, utility bill or mortgage payment with your address
- Copies of your credit reports detailing credit problems caused by the identity theft
- Any additional information relevant to the theft

Once your report is filed, remember to keep a copy for your records.

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Take additional steps to protect your identity

- Notify the United States Postal Service at **usps.com** if you think your mail has been stolen or redirected
- Call the Social Security Administration's Fraud Hotline at **1-800-269-0271** or visit **oig.ssa.gov** to report Social Security fraud
- Submit a complaint to the Internet Crime Complaint Center at **ic3.gov** if you suspect an internet-facilitated crime has been committed
- Contact your state's Department of Motor Vehicles at **dmv.org** to prevent someone from getting a driver's license or ID card in your name
- Secure your PCs, laptops, tablets, and mobile phones—only download apps from trusted sources

Monitor your account activity

Identity theft can take time to fully resolve. Remain vigilant, check all of your accounts daily, and be patient. Closely scrutinize all account charges and transactions on your paper and online statements, and report any suspicious or unauthorized transactions promptly. To learn more about what TIAA Bank is doing to protect your financial information, visit **TIAABank.com/security**.



Questions?

Call us at 1-888-882-3837 or email support@TIAABank.com

Keep track of your communications

Use this resolution worksheet to document all of the organizations and companies you contact.

TIAA Bank

Review all of your accounts—checking, savings, credit and debit cards, loans and online banking accounts. Change all passwords and Personal Identification Numbers (PINs), but don't write them down.

Account type	Contact date	Contact person	Notes

Credit bureaus

Contact any one of the major credit reporting agencies immediately to create a fraud alert or contact all three to initiate a credit freeze. Ask for a free copy of your credit report.

Bureau	Phone number	Contact date	Contact person	Notes
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

Other banks, financial institutions or creditors

Contact other credit card companies, financial institutions or utilities immediately. Change all passwords and Personal Identification Numbers (PINs), but don't write them down.

Creditor	Address/phone number	Contact date	Contact person	Notes

Local police department

File a police report and keep close tabs on all of your accounts.

Department	Phone number	Contact date	Contact person	Notes

Moving forward after resolution

Recovering from identity theft can be time consuming and frustrating. Be prepared to dispute fraudulent transactions on existing accounts or new accounts opened in your name. Always check your credit reports regularly to make sure that any errors are corrected and no new unauthorized accounts have been opened in your name. To learn more about what TIAA Bank is doing to protect your information, visit [TIAABank.com/security](https://www.tiaabank.com/security).



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