



Customer Care Kit

ACCOUNT FRAUD

 **Bank of Hawai'i**

Dear Customer,

Account fraud can occur even if you have been careful about protecting your banking and personal information.

Bank of Hawaii pledges to provide account fraud victims with responsive, caring service from beginning to end. Our goal is to ensure that your concerns and issues are handled in a timely and caring manner.

We have prepared this Account Fraud Customer Care Kit with information to help you take immediate action to minimize the damage to your personal funds and financial accounts.

What is in this kit:

- Account Fraud Victim Checklist
- Account Fraud Care Worksheet
- Sample Follow up (Dispute) Letters

The checklist, sample letters, and other information contained in this kit are provided as a guide to help you if you are a victim of account fraud or identity theft.

To speak to a Customer Care Specialist, Sunday-Saturday 7:00 a.m. – 7:00 p.m. HST, contact: 1-808-643-3888 or 1-888-643-3888.

For additional information and resources on identity theft, visit the following government websites:

Federal Trade Commission – www.ftc.gov/idtheft

Social Security Online – www.ssa.gov

or the ITRC website:

Identity Theft Resource Center – www.idtheftcenter.org

The ITRC is a non-profit organization established to minimize risk and mitigate the impact of identity compromise and to broaden public education and awareness in the understanding of identity theft, data breaches, cyber security, scams/fraud, and privacy issues.

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Account Fraud Victim Checklist

THE FOLLOWING CHECKLIST PROVIDES THE STEPS YOU SHOULD TAKE TO MINIMIZE DAMAGE TO YOUR FUNDS, FINANCIAL ACCOUNTS, AND PERSONAL REPUTATION.

01. Before You Start

Telephone calls and other forms of direct communication

Use the worksheet included in this packet to keep a record of all conversations. When reporting fraud or communicating with law enforcement, financial institutions, and other creditors, make sure you include the dates, names, time of call and phone numbers of each party you notified.

Letters

Confirm conversations in writing and send correspondence by certified mail, return receipt requested.

Supporting documentation

Keep the originals of all supporting documentation. Only mail copies of the original supporting documents with letters you mail to credit bureaus and creditors.

Other documentation

Document the time you have spent and expenses incurred in case you are able to seek restitution in a later judgement or conviction against the thief, or if you itemize tax deduction for theft related expenses (consult your accountant).

O2. Report Identity Theft to The Major Credit Bureaus

1. Call one of the three credit bureaus listed below.

Equifax

Office of Fraud Assistance
P.O. Box 105069
Atlanta, GA 30348

1-888-766-0008
www.equifax.com

Experian

National Fraud Consumer
Assistance Center
P.O. Box 9554
Allen, TX 75013

1-888-EXPERIAN (397-3742)
www.experian.com

TransUnion

Fraud Victim Assistance
Department
P.O. Box 2000
Chester, PA 19016

1-800-680-7289
www.transunion.com

2. Ask that your file be flagged with a “fraud alert”. As soon as the credit bureau you contact confirms your fraud alert, the other two credit bureaus will automatically be notified to place fraud alerts on your credit report.
3. Ask for a free copy of your credit report. As a victim of identity theft, you have the right to free credit reports from all three credit bureaus.
4. Ask the credit bureau to add a victim’s statement to your credit report. For example: “My ID has been used to apply for credit fraudulently. Contact me at [your phone number] to verify all applications.” This can help prevent an identity thief from opening additional accounts in your name.

03.

Review Your Credit Reports Carefully

1. Verify that your name, the mailing addresses you use, Social Security number, and employers are accurate.
2. Look for:
 - Credit inquiries you did not initiate
 - Accounts you didn't open
 - Unexplained debts on your true accounts
 - Late payments or non-payments that are not yours
3. Should you find any inaccuracies (including typographical errors) notify the credit bureau as soon as possible by telephone and in writing.
4. Ask the credit bureaus to remove any inquiries from companies holding fraudulent accounts in your name.
5. Ask each credit bureau to remove all information in your credit report that results from the theft.
6. Following the directions in each report, you may extend the initial fraud alert to a period of seven years.
7. Be sure to save all credit reports, copies of letters, and your notes as part of your fraud documentation.
8. Continue to check your reports periodically, especially in the first year after you have discovered the theft, to make sure no new fraudulent activity has occurred.
9. Orders for additional credit reports or renewals of your fraud alerts can be made separately at each of the three major credit bureaus (charges may apply) or you can contact the Annual Credit Report Request Service at 1-877-322-8228 or www.annualcreditreport.com.

O4.
**Report Identity Theft
to The Federal Trade
Commission (FTC)**

1. Go to the FTC website www.identitytheft.gov to create an FTC ID Theft report.
2. For questions or assistance in completing the report, call 1-877-ID THEFT (438-4338) / 1-866-653-4261 (TTY).
3. You will need to provide a copy of this report each time you file a dispute with creditors and other agencies. Keep multiple copies on hand.

O5.
**Report The Crime
to The Police**

1. Report the crime to your local police department. Provide them with copies of as much documented evidence as possible, including the FTC ID Theft report from the Federal Trade Commission (FTC).
2. Make sure the police report lists the fraud accounts. Some police departments may not write reports on such crimes, so be persistent.
3. Obtain a copy of your police report. If you can't get a copy, at least get the report number.
4. Obtain the name and phone number of the investigator to give to creditors and others who require verification of your case.
5. Continue to give the police any new evidence you collect to add to your report.

06. Steps To Take If Your Debit/Credit Card, Checks, Or Bank Account Information is Stolen

1. Notify your bank immediately.

For Bank of Hawai'i customers, please contact a Customer Care Fraud Specialist by calling your region's number below – press 3 for Disputes & Fraud – and press 1 to report fraud or press 2 to file a dispute.

- In Hawai'i: 808-643-3888
- In U.S. Mainland & Canada: 1-888-643-3888
- In Guam & Saipan: 1-877-553-2424
- In Palau: 680-488-3338

2. Inform your bank of outstanding checks and other debit transactions that must be paid. Place stop payments on all other checks and debit transactions.
3. If checks were stolen, report the stolen checks to the check verification companies that department stores and other merchants use. See the Account Fraud Care Worksheets for contact numbers.
4. Close your bank account(s) and open a new one with a new account number.
5. Set up a new password to access your new account. Do not use information such as your mother's maiden name or the last four digits of your Social Security number as the password.
6. Monitor your account statement. You may be liable if fraud is not reported quickly.
7. Be sure to read account terms, conditions, agreements, and contracts for liability. Some debit and credit cards are better protected in cases of fraud than others.

07.

Call Creditors to Close Any Loan, Credit Card, or Utility Account That Has Been Tampered With or Opened Without Your Knowledge

1. Ask for the security or fraud department. Tell them you are an account fraud/identity theft victim.
2. Ask them to close the affected accounts and to report them to the credit bureaus as “closed at consumer’s request.”
3. If there are fraudulent charges or debits, ask them not to hold you responsible for charges made by the thief.
4. If you need to open a new account, ask the creditor to set up a password or PIN to approve use. Don’t use information such as your mother’s maiden name or the last four numbers of your Social Security number as your password.
5. Ask the creditors to send you and your investigating law enforcement agency copies of any documentation such as the applications and transaction records, showing the fraudulent transactions.

Under Federal law, victims of identity theft can legally gain access to records from a business that relate to fraud based on identity theft. These may include fraudulent applications for credit, copies of checks, sales receipts, and other records. The business must provide copies of these records to the victim within 30 days of the victim’s request at no charge when a victim of identity theft provides a copy of the FTC ID Theft report (or other affidavit acceptable to the business), a copy of their government-issued identification, and a copy of a police report.

08. **Steps To Take If You Are Contacted By A Debt Collector**

1. If debt collectors attempt to require you to pay the unpaid bills on fraudulent credit accounts:
 - Ask for the name of the company, the name of the person contacting you, phone number, and address.
 - Tell the collector that you are a victim of fraud and are not responsible for the account.
 - Ask the collector for the name and contact information for their referring credit issuer, the amount of the debt, account number, and dates of the charges.
 - Ask if they need you to complete their fraud affidavit form or if you may use the FTC ID Theft report.
2. Follow up in writing to the debt collector:
 - Explain your situation and include a copy of your police report, FTC ID Theft report and any documents you may have received from the creditor.
 - Ask that they confirm in writing that you do not owe the debt and that the account has been closed.
 - Be sure to send the letter by certified mail, return receipt requested.

09. **Follow Up Your Calls In Writing**

WRITING FOLLOW UP LETTERS TO CREDIT BUREAUS

1. Write a letter to each credit bureau. See the sample Follow up (Dispute) letter to credit bureaus in this kit.
2. In your letter:
 - Repeat what you said in your telephone call.
 - Ask the credit bureaus to remove any information that is the result of the theft.
 - Include copies of your police report and FTC ID Theft report.
 - Send your letters by certified mail, return receipt requested and keep a copy of each letter.

09.

continued

WRITING FOLLOW UP LETTERS TO CREDITORS

1. Write a letter to each creditor affected by the crime. See the sample Follow up (Dispute) letters to creditors in this kit.
2. In your letter:
 - Repeat what you said in your telephone call.
 - Request that copies of any documentation such as the application and transaction records showing the fraudulent transactions be sent to you and your investigating law enforcement agency.
 - Include copies of your police report and FTC ID Theft report.
 - Send your letters by certified mail, return receipt requested and keep a copy of each letter.
 - Continue to review your bills carefully and report any new fraudulent charges to the creditor.

10.

Steps To Take If Your Mail Was Stolen or Your Address Changed by the Identity Thief

1. Notify your Postal Inspector if you think an identity thief has stolen your mail or filed a change of address request in your name.
2. Inform your local Postmaster and mail carrier of your situation. Find out where your mail is being forwarded to and notify them to have all mail in your name delivered to your own address.

To obtain the phone numbers for your local Postal Inspector and Postmaster, call the U.S. Postal service at 1-800-275-8777.

11.
**Steps To Take If Your
Driver's License Card
is Stolen**

1. Immediately contact your local Department of Motor Vehicles (DMV) office.
2. Report the theft and ask them to put a fraud alert on your license.
3. Go to the DMV office to request a new driver's license number since someone could be using yours as ID on bad checks or for other types of fraud. You will need to prove your identity so take current documents such as a passport, certificate of citizenship or naturalization, birth certificate, or U.S. military photo ID. Refer to your local DMV for list of required documents. DMV will issue a new driver's license when you meet all the requirements.
4. Fill out the DMV's complaint form to begin the investigation process. Obtain a copy of the police report and copies of other documents supporting your claim of fraud.

12.
**Steps To Take If You
Are Wrongly Accused
of A Crime Committed
by The Identity Thief**

1. If a civil judgement is entered in your name for your imposter's actions, contact the court where the judgement was entered. Report that you are a victim of identity theft.
2. If you are wrongfully arrested or prosecuted for criminal charges, contact the police department and the Federal Bureau of Investigation (FBI). Consult with or engage an attorney or request a court appointed one.

13.
**Steps To Take If Your
Social Security Number
is Lost/Stolen or You
Suspect Misuse of
Your Number**

1. If you suspect someone is using your Social Security number to work, get your tax refund, or other abuses involving taxes, contact the IRS at 1-800-908-4490 or visit www.irs.gov.
2. For questions regarding your Social Security number, call 1-800-269-0271 / 1-866-501-2101 (TTY) or visit www.ssa.gov.

Identity Theft Care Worksheet

USE THIS FORM TO RECORD THE STEPS YOU TAKE IN REPORTING THE FRAUDULENT USE OF YOUR IDENTITY

01. Credit Bureaus: Report Fraud

Request a fraud alert be placed in your file and a victim's statement asking that creditors call you before opening any new accounts. Ask for a free copy of your credit report (if inaccurate due to fraud). Ask that any inquiries from companies holding fraudulent accounts in your name be removed. Order credit report again in 2 – 3 months to check for new activity and annually thereafter.

BUREAU	PHONE	DATE CONTACTED	CONTACT PERSON	NOTES
Equifax	1-888-766-0008			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

02. Banks, Credit Card Issuers, and Other Creditors

Contact each creditor promptly then follow up with a letter to protect your legal rights. Check for fraudulent charges and/or changes of address. Close the accounts that have been compromised and open new ones, being sure to use different, non-obvious, Personal Identification Numbers (PINs) and passwords. Remember to send letters by certified mail, return receipt requested. Keep copies of all letters sent out.

CREDITOR	ADDRESS/PHONE	DATE CONTACTED	CONTACT PERSON	NOTES

03.
Law Enforcement
Authorities:
Report Identity Theft

File a police report and get a copy of it to use as proof that the crime was reported when dealing with creditors. Also contact the FTC with their special phone number or complete the ID Theft report online at www.identitytheft.gov

AGENCY / DEPT	PHONE	DATE CONTACTED	CONTACT PERSON	REPORT # / NOTES
Local Police				
FTC	1-877-IDTHEFT			

04.
Stolen Checks: Stop Payment

CREDITOR	ADDRESS/PHONE	DATE CONTACTED	CONTACT PERSON	NOTES
Your Bank				
Telecheck (First Data)	1-800-710-9898			
Certegy Check Systems	1-800-237-3826			
Chexsystems	1-800-428-9623			
CrossCheck	1-800-843-0760			
SCAN	1-800-262-7771			

05.
Other Needs of Identity Theft Victims

PROBLEM	CONTACT
Removing fraudulent phone charges (within your state)	State Public Utilities Commission
Long distance and cellular providers	1-888-CALL-FCC
Fraudulent use of your SSN	1-800-269-0271
Misuse of your name or SSN to get a driver's license	State Department of Motor Vehicles

Follow-Up Letter Samples

To: Credit Bureaus

Date

Your Name
Your Address
Your City, State, Zip Code

Name of Credit Bureau
Fraud/Consumer Assistance
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute are circled on the attached copy of the report I received. [Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgement, etc.]

I am a victim of identity theft and did not open the account and/or make the charge(s). I am requesting that the item(s) be blocked to correct my credit report. In addition, I'd like to request a fraud alert on my file along with a victim's statement asking that creditors call me before opening any new accounts.

Enclosed are copies of [use this sentence if applicable and describe any enclosed documentation] supporting my position. Please investigate this (these) matter(s) and block the disputed item(s) as soon as possible.

Sincerely,
Your Name
Enclosures: List what you are enclosing

**To:
A Creditor of An
Existing Credit or
Debit Account Used
Fraudulently Without
Your Knowledge**

Date

Your Name
Your Address
Your City, State, Zip Code

Name of Creditor
Fraud Department
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) attributed to my account in the amount of \$_____. I am a victim of identity theft and did not make this (charge or debit). I am requesting that the (charge be removed or the debit reversed), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement.

Enclosed are copies of [use this sentence to describe any enclosed information, such as police report, FTC ID Theft report] supporting my position. Please investigate this matter and correct the fraudulent [charge or debit] as soon as possible.

Sincerely,
Your Name
Enclosures: List what you are enclosing

**To:
A Creditor of A New
Account Opened
Fraudulently In
Your Name**

Date

Your Name
Your Address
Your City, State, Zip Code

Name of Creditor

Fraud Department
Address
City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute an account opened fraudulently in my name. I am a victim of account fraud/identity theft and did not open this account number [insert the number of fraudulent account]. I am not responsible for any charges made to this account.

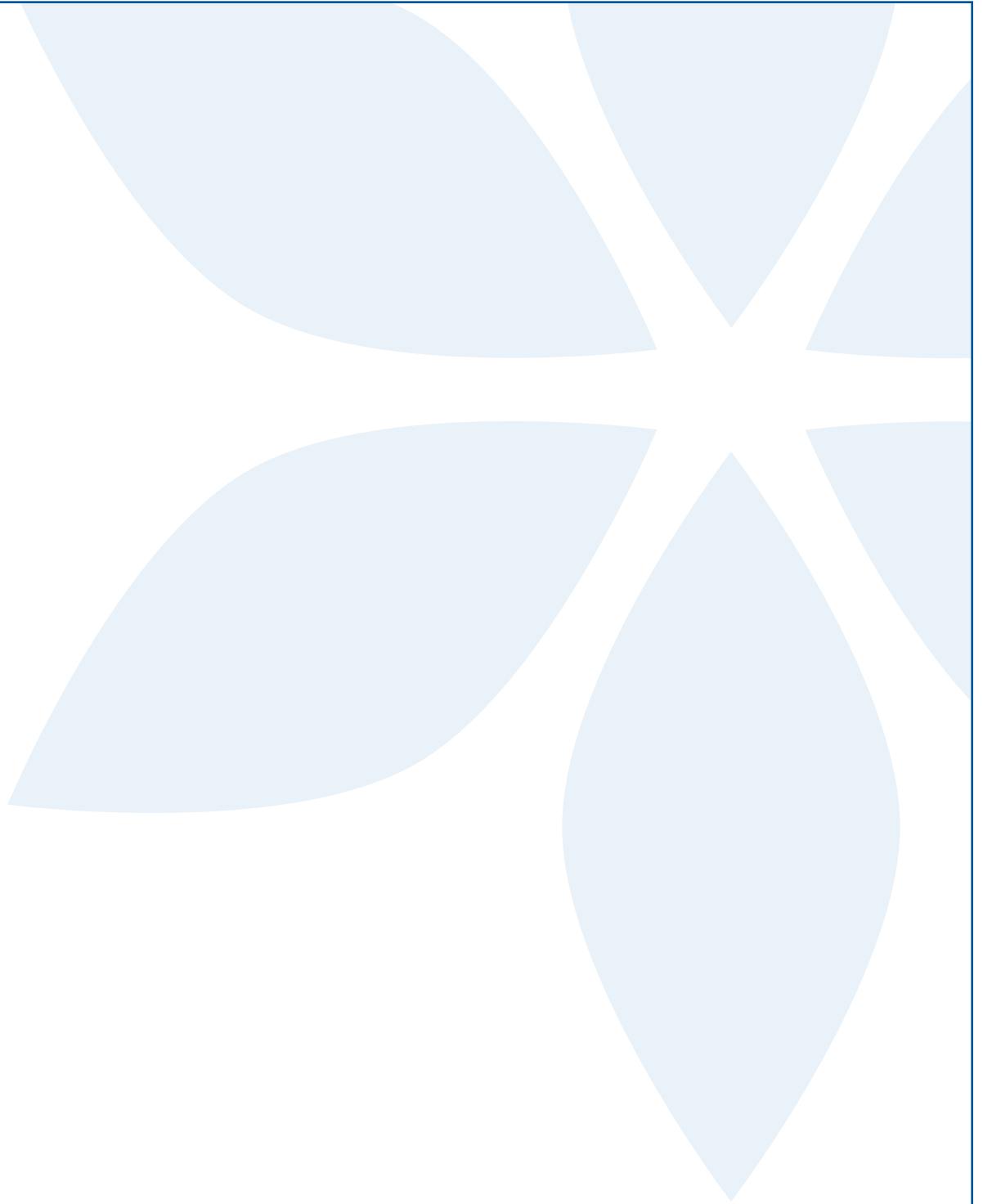
Enclosed are copies of [use this sentence if applicable and describe any enclosed information such as police report, FTC ID Theft report, request for Fraudulent Account Information forms, etc.] supporting my position.

I am also requesting copies of any documentation, such as applications and transaction records, showing the activity on this (these) fraudulent account(s).

Sincerely,

Your Name

Enclosures: List what you are enclosing



 Bank of Hawai'i