

What to Do If Your Identity Was Used to Open an Account

Protecting your personal information is a responsibility we take seriously. If you believe your identity has been used to apply for an account, these steps can help you correct any reporting errors and take meaningful steps toward preventing future fraud.

We know that identity theft can be stressful and unsettling. First Internet Bank is committed to reporting accurate information and standing alongside you as you work through the recovery process.



Step 1: File an identity theft report with the FTC

Visit [identitytheft.gov](https://www.ftc.gov/identitytheft) to file an identity theft report with the Federal Trade Commission (FTC).

You do not need to have every detail to get started as only minimal information is required. Once your report is complete, you will receive an official FTC Identity Theft Report along with a unique FTC Report Number.

The report and your number will be needed to complete several of the steps that follow, so be sure to save them for your records and reference.

Step 2: Request your ChexSystems report

ChexSystems is a nationwide consumer reporting agency that tracks how checking and savings accounts are managed.

Visit [chexsystems.com](https://www.chexsystems.com) to request a copy of your report (you will be prompted to create an account to view your information).

From their portal, you can review your report, place a security freeze and submit disputes for any errors you find.

Step 3: Review your credit reports

Visit [annualcreditreport.com](https://www.annualcreditreport.com) to request your credit report from Equifax, Experian and TransUnion.

Consumers are currently entitled to free weekly credit reports. Reviewing your own report does not impact your credit score.

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Step 4: Place a fraud alert on your credit profile

A fraud alert notifies creditors to take extra steps to verify your identity before opening new accounts.

Important note: You only need to place a fraud alert with one bureau. The alert will automatically apply to the other two.

Step 5: Freeze your credit

Freezing your credit helps prevent unauthorized accounts from being opened in your name. For quick reference:

Equifax: 1-800-685-1111

Experian: 1-888-397-3742

TransUnion: 1-888-909-8872

Step 6: Dispute any inaccurate information

Disputes should be filed directly with Equifax, Experian, TransUnion or ChexSystems.

If fraudulent information is tied to an account application, First Internet Bank will work with the reporting agency to support removal.

We're Here to Help

If you need assistance or have questions about any of the steps above, our team is here to help. We're committed to supporting you with care and clarity throughout the process. Please contact a Relationship Banker at bank@firsttib.com or **1-888-873-3424**.