

FRAUD PREVENTION

Recovering from identity theft in the United States*

As a J.P. Morgan client, you benefit from the controls and precautions we put in place to maintain your privacy and the confidentiality of your financial information. However, no matter how careful you are about protecting your personal information, no one is completely safe from identity theft. If you fall victim to identity theft, there are steps you can take to minimize the impact and to reclaim your identity.

1. NOTIFY YOUR J.P. MORGAN ASSET & WEALTH MANAGEMENT TEAM IMMEDIATELY

The sooner you notify your team of a security risk and potential identity theft, the faster we can help guide you through the process of:

- Closing any compromised J.P. Morgan accounts and reopening new ones
- Blocking online access to your account(s), debit and credit cards and checks
- Preventing future losses
- Reclaiming your identity

Your J.P. Morgan team can also walk you through the basic steps that apply to most identity theft cases.

2. REPORT THE INCIDENT TO ALL THREE OF THE MAJOR CREDIT BUREAUS

Your identity can be used to open new lines of credit, so it is essential to report the incident to all three major U.S. credit bureaus and place a “credit freeze” on your credit report.

- A “credit freeze” restricts access to your credit report unless you direct the credit bureau to temporarily or permanently lift the restriction
- Regularly monitor your personal information and online profiles. Request copies of your credit reports and review them for fraudulent accounts and unauthorized charges to existing accounts

3. CONTACT YOUR LOCAL POLICE DEPARTMENT

Many creditors and institutions will require a record of the theft in order to mitigate the damage created by fraudsters, including removing any fraudulent debt that might have accrued.

- File a police report, request a copy and retain all documents related to the compromised accounts

4. COMPLETE AN IDENTITY THEFT AFFIDAVIT PROVIDED BY THE FEDERAL TRADE COMMISSION (FTC)

An Identity Theft Affidavit will provide creditors and financial institutions with the information and contacts needed to protect your identity and investigate any fraud event.

- File the affidavit, retain a copy and provide it to all creditors, investigators and financial institutions

5. CONTACT THE FRAUD DEPARTMENT OF EACH OF YOUR CREDITORS AND FINANCIAL INSTITUTIONS

It's important to remember that when one account is compromised, your other accounts may also be at risk.

- Report the incident to any creditor and financial institution with whom you have a relationship, provide a copy of the police report and Identity Theft Affidavit and follow their guidance, even if your account at that financial institution has not been compromised
- Confirm all conversations in writing; consider following up phone calls with a letter and any necessary documentation to support your claim

RESOURCES

Equifax	TransUnion	Experian
To order your report: 800.685.1111	To order your report: 800.888.4213	To order your report: 888.397.3742
To report fraud: 888.766.0008	To report fraud: 800.680.7289	To report fraud: 888.397.3742
To place a credit freeze: freeze.equifax.com	To place a credit freeze: freeze.transunion.com	To place a credit freeze: experian.com/freeze

ADDITIONAL RESOURCES

There are additional steps you can take to further protect yourself and help minimize future losses.

- Report mail theft to the U.S. Postal Inspection Service
postalinspectors.uspis.gov
- Report passport loss and/or fraud to the U.S. Department of State
travel.state.gov/passports
- Report Social Security fraud to the Social Security Fraud Hotline
800-269-0271
oig.ssa.gov/report
- If you suspect your name is being used by a fraudster to obtain a driver's license or state ID card, or if your driver's license has been lost or stolen, contact your local Department of Motor Vehicles
- Report fraud to the Internet Crime Complaint Center (IC3) (**ic3.gov**). IC3 is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center, and allows you to easily report fraud incidents and ID theft to agencies at the federal, state, local and international levels
- If you suspect your checks have been compromised, contact the major check verification companies and request that they notify retailers that use their databases to not accept your checks
- Certergy, Inc.
800-437-5120
- International Check Services
800-631-9656
- TeleCheck
800-710-9898 or **927-0188**
- You may also contact Scan, a check verification service, to learn if any fraudulent checks have been passed in your name. Scan also provides retailers with access to a database of returned checks
- Scan
800-262-7771

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