

Regions Identity Theft Kit

At Regions, we take customer security seriously.

We value the relationships we have built with you and your family and hope that you never become the victim of identity theft. But, because identity theft is such a fast-growing crime, we want you to be aware of the basic precautions you can take to protect yourself. We have created the Regions Identity Theft Kit to help you understand the crime and minimize the risk. Included are safety measures and tips on safeguarding your personal information, performing online financial transactions, browsing the Web securely, and protecting your identity online.

In addition to providing you with information on how to protect your identity, we have also included an important contact list and information on what to do if you suspect that you have been a victim of identity theft. An Identity Theft Action Register also has been provided to help document the steps you may have to take.

For more information about fraud and identity theft, as well as ways to protect yourself against them, please visit the Fraud Prevention section at www.regions.com/consumerfraud



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What Is Identity Theft?

Identity theft occurs when a criminal takes your personal information — such as your name, address and Social Security Number — and uses it to establish or attempt to establish accounts or perform other transactions in your name (checking, savings, credit cards, loans, tax refunds, purchase of goods and services, etc.). Thieves can steal the information necessary to commit identity theft in a number of ways:

- **Dumpster diving/shoulder surfing.** Fraudsters rummage through trash looking for bills or other paper with personal information on it. Fraudsters also look over people's shoulders while they are on the computer or completing documents with personal information.
- **Phishing.** Fraudsters pretend to be financial institutions or companies and send spam or pop-up messages to get victims to reveal their personal information.
- **Old-fashioned stealing.** Fraudsters steal wallets and purses, bank and credit card statements, pre-approved credit offers and new checks or tax information. They steal personnel records or bribe employees who have access.
- **Pretexting.** They use false pretenses to obtain your personal information by posing as financial institutions, telephone companies and other sources.

Learn more at <https://www.regions.com/help/what-is-identity-theft>

What can I do if I think, or know, that my identity has been stolen?

To minimize the extent of the damage, you should take action as soon as possible:

- **Contact companies and banks where you have accounts.** Inform them that someone may be using your identity and find out if there have been any unauthorized transactions. Close accounts so that future charges are denied.
- **File a report.** File a report with the police so you have an official record of the incident. You can also file a complaint with the Federal Trade Commission (FTC).
- **Contact credit reporting companies.** Check your credit report with Equifax, Experian and TransUnion to see if there has been unexpected or unauthorized activity. Place a free, one-year fraud alert on your credit reports by contacting one of the three credit bureaus. That company must tell the other two. See the FTC's instructions for how to [Place a Fraud Alert.](https://consumer.ftc.gov/)
 - experian.com/help or 888-EXPERIAN (1-888-397-3742)
 - transunion.com/credit-help or 1-888-909-8872
 - equifax.com/personal/credit-report-services or 1-800-685-1111
- **Freeze your credit.** Request a credit freeze from each credit bureau. You will be given a PIN that will be required to un-freeze your account. For more details on any potential charges for this service, the FTC provides [credit freeze FAQs.](#)
- **Consider other information that may be at risk.** Depending on what information was stolen, you may need to contact other agencies. For example, if a thief has access to your Social Security number, contact the Social Security Administration. If your driver's license or car registration has been stolen, contact the Department of Motor Vehicles.

How You Should Handle Your Regions Accounts

You should first review all your accounts for any suspicious activity or transactions. If you have determined that your Regions accounts have been compromised or you suspect that a Regions account exists that you did not open, please contact a Regions Banker at 1-800-REGIONS (734-4667).

If you determine that your Regions accounts have not been compromised, we recommend that you:

- Place a security password on all accounts. Doing so will assist us in keeping your information secure. Each time you contact us by phone, we will request your security password.
- Review the address, phone number, and email address on your accounts to ensure that we have the most accurate information.
- Verify that you have, in your possession, all checks and cards issued on your accounts.

Beginning on the following page please complete the Uniform Affidavit for Identity Theft and fax it to (205) 918-7776, email it to idtheft@regions.com, or mail it to:

Regions Corporate Security
P.O. Box 10105
Birmingham, AL 35202

If you have any questions, please call (205) 261-0140.

Learn more at <https://www.regions.com/help/what-is-identity-theft>

Uniform Affidavit for Identity Theft

Victim Information

1. My full legal name is

_____ (First) _____ (Middle) _____ (Last) _____ (Jr., Sr., III)

2. (Complete if applicable.) When the events described in this affidavit took place, I was known as

_____ (First) _____ (Middle) _____ (Last) _____ (Jr., Sr., III)

3. My date of birth is _____ 4. My Social Security number is _____
Month Day Year

5. My government-issued identification (passport, driver's license, state identification, matricula, visa or green card) information is

check one Driver's License _____
 State Identification State Number Issue Date Expiration Date
(month/date/year) (month/date/year)

Check one Passport Matricula Visa GreenCard _____
Number Issue Date Expiration Date
(month/date/year) (month/date/year)

6. My current street address is

_____ Number & Street Name Suffix (Apartment, Suite, etc.)

_____ City State Zip Code

7. I have lived at this address since _____
Month Year

8. (If different from above.) When the events described in this affidavit took place, my address was

_____ Number & Street Name Suffix (Apartment, Suite, etc.)

_____ City State Zip Code

9. I lived at the address in #8 from _____ until _____
Month Year Month Year

10. My daytime telephone number is _____ My evening telephone number is _____

My email address is _____

How the Fraud Occurred

Check all that apply for #11 - #13

11. Did Identity Theft occur with Regions Bank? Yes No
(If No, list the Financial Institution where the fraud occurred _____)

12. I did not receive any benefit, money, goods, or services as a result of the events described in this report.

13. My identification documents (for example: credit cards, birth certificate, driver's license, Social Security card, etc.) are/were still in
 my possession stolen on or about lost on or about _____
Month Day Year

Victim's Law Enforcement Actions

17. Check one: I am I am not willing to assist in the prosecution of person(s) who committed this fraud.
18. Check all that apply: I have I have not reported the events described in this affidavit to the local police department.
The police did did not write a report. In the event you have contacted the police or other law enforcement agency, please complete the following:

Police Department	Report Number, if any	Report Date (month/date/year)
Phone Number	Email Address, if any	

Documentation Checklist

Please indicate the supporting documentation you are able to provide to verify your identity. Attach copies (NOT originals) to the affidavit before sending it to your financial institution.

19. A copy of a valid government-issued photo identification card (for example: your driver's license, state-issued ID card or your passport).
20. Proof of residency during the time the disputed bill occurred, the loan was made, or the other event took place (for example: a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

Signature

I certify that, to the best of my knowledge and belief, all of the information on and attached to this Affidavit is true, correct, and complete and made in good faith. I also understand that this Affidavit or the information it contains will be made available to federal, state, and/or local law enforcement agencies for such action within their jurisdiction as they deem appropriate. I understand that knowingly making any false or fraudulent statement or representation to the government may constitute a violation of 18 U.S.C. § 1001 or other federal, state, or local criminal statutes, and may result in imposition of a fine or imprisonment or both.

Signature

Date

Regions Identity Theft Action Register

This simple form will aid you in tracking your progress as you work through the different processes. Make sure to be detailed and precise when listing the information and most importantly, always follow up. You must be as meticulous as the people who stole your information.

Police Contact

Police Department	Phone Number	Contact Date(s)	Contact Name	Notes

Financial Account Contacts

Bank/Credit Card/ Investment	Phone Number	Contact Date(s)	Contact Name	Notes
Regions Bank	1-800-REGIONS (734-4667)			

Motor Vehicle Department

Department	Phone Number	Contact Date(s)	Contact Name	Notes

Social Security Department

Department	Phone Number	Contact Date(s)	Contact Name	Notes
Social Security	1-800-269-0271			

Credit Bureau Contacts

Bureau	Phone Number	Contact Date(s)	Contact Name	Notes
Equifax	equifax.com/personal/credit-report-services or 1-800-685-1111			
Experian	experian.com/help or 888-EXPERIAN (1-888-397-3742)			
TransUnion	transunion.com/credit-help or 1-888-909-8872			

Federal Trade Commission

Department	Phone Number	Contact Date(s)	Contact Name	Notes
Federal Trade Commission	1-877-IDTHEFT (438-4338). TDD: 866-653-4261 https://consumer.ftc.gov/identity-theft-and-online-security			

Health Insurer Contacts

Department	Phone Number	Contact Date(s)	Contact Name	Notes

United States Postal Inspector

Department	Phone Number	Contact Date(s)	Contact Name	Notes



1-800-REGIONS www.regions.com