

## If your Identity is stolen, we'll fix it.

As a customer of Premier Community Bank, you are provided Identity Theft Restoration Services through LibertyID **FREE** of charge.

Premier Community Bank is providing this service as a complimentary proactive service should you be a victim of identity theft for any reason.

## What should I do if I become a victim of ID Theft?

If you or one of your family members experience identity theft, simply contact LibertyID directly at 844-44-LIBERTY (844-445-4237). Should you have any questions — please call our Customer Care Team at 715-754-2535 or contact LibertyID at customercare@LibertyID.com.

## **Identity Theft Coverage Includes:**

- •Placing fraud alerts at the three major credit bureaus for you.
- •Providing you with copies of credit reports from all three credit bureaus and review the reports with you to identify fraudulent activity.
- Initiate single bureau credit monitoring, which will be in place throughout the recovery process and for a full 12 months after your case is resolved.
- Assisting you in completing the Identity Theft Affidavit from the Federal Trade Commission to establish your rights as a victim.

- Contacting the Social Security Administration, U.S. Postal Service, Internal Revenue Service, Department of Motor Vehicles, and other agencies as needed, to reverse any wrongful information, transactions, or misuse of official documentation as applicable to your case.
- Submitting disputes on your behalf to credit card companies, banks, lending institutions, utility companies, cell phone carriers and more.
- Researching and documenting any fraudulent transactions, false accounts, or contracts signed with creditors, banks, utility companies, leasing agents, medical facilities, etc., and follow up to make sure all erroneous information is removed from your credit file.
- Creating and maintaining a law enforcement grade case file to assist local and federal law enforcement in the prosecution of the perpetrators.
- Researching public record databases to find and correct erroneous non-credit related information.
- In the event that you lose any of your Personally Identifiable Information (PII), a Restoration Specialist will be available to assist you in addressing and replacing the lost documentation, such as credit cards, licenses, passport, and/or government-issued documents.
- Providing you with a complete copy of your credit report and score from one of the major credit reporting agencies, once per year. You can pull additional copies for an extra fee.
- Monitor your credit for a full 12 months after your case is closed.

## PREMIER

COMMUNITY BANK