

We'll help prevent fraud from happening with the following services...

Protection

You get direct access to professionals who will:

- Help you guard your credit and personal identifying information
- Give you safety tips for shopping online or using social media
- Explain your rights under federal and state laws
- Answer any questions you have about protecting yourself from fraud

Detection

If we discover that your information may have been compromised, our professionals will:

- Provide an action plan
- Help you interpret and analyze your credit report
- Set up a credit report freeze and fraud alerts on your behalf
- Assist when suspicious issues arise beyond initial findings

ID Restoration

If your identity is stolen, our licensed ID TheftSmart investigators will:

- Confirm the crime and determine its nature and scope
- Help you obtain a police report
- Provide a tri-merged credit report and perform full non-credit searches
- Work on your behalf until ALL identity theft issues have been fully resolved
- Place seven-year fraud victim statements with credit reporting agencies, when applicable

Help is a phone call away

For any assistance you need combating fraudulent credit activity or identity theft, simply call Baltic State Bank. You will be placed in touch with a seasoned expert!

If you suspect you've become a victim of identity theft...

Or if you need help with account fraud or preventative measures, contact Baltic State Bank. They will put you in touch with an ID TheftSmart investigator.

Your Member ID Number:

Baltic State Bank
844-447-6287 or 330-897-6401

Notes:

Baltic Bank

844-447-6287 or 330-897-6401
balticstatebank.com
@BalticStateBank

Member
FDIC

Congratulations!



You've made the smart choice for safeguarding your credit and identity.

ID TheftSmart[™]

Thanks for choosing Credit Monitoring with ID TheftSmart

Your identity has never been in better hands!



By saying “yes” to Credit Monitoring with ID TheftSmart, you’ve taken a big step toward guarding your two most precious assets — your credit and your identity.

What is identity theft?

Identity theft occurs when someone invades your life, stealing pieces of your personal identifying information and assuming it as his/her own — such as your Social Security Number, credit and debit card numbers, or bank account information. The thief then uses your identity to steal money from your bank account or obtain false credit in your name.



Identity theft happens more frequently than any of us would hope. According to the U.S. Bureau of Justice, 8.6 million American households could be victimized by credit or identity theft this year. By joining our team, you’ve given yourself a great chance to beat the odds.

What thieves do with your information.

- Open new credit card accounts in your name, then fail to pay the bills — the bad credit shows up on your credit report.
- Gain access to your bank account and drain your funds.
- Use your name to purchase goods or services on credit — the company bills.
- Give your name to the police when they are arrested — if they don’t show up for their court date, a warrant is issued for your arrest.
- Obtain employment or file fraudulent tax returns in your name.
- Rent housing, cars, and more in your name.
- Get a driver’s license in your name with their picture on it.
- File for bankruptcy in your name.

Signs that you may have become a victim.

- You’re denied credit for no apparent reason.
- When applying for a loan, you’re offered higher than expected interest rates.
- You’re denied employment because of bad credit or record of a crime you didn’t commit.
- You receive credit cards you didn’t apply for.
- You get calls or letters from debt collectors regarding merchandise you didn’t buy.
- You stop receiving bills you’re expecting.

If you believe you are a victim of credit fraud or identity theft, contact Baltic State Bank immediately. Have your Member ID ready, which you should write on the back of this brochure. Baltic State Bank will contact our investigators to get them on the case. If your identity is ever stolen, our experienced investigators will take prompt action to get you on the road to recovery.



We can help with account fraud, too.

Account fraud is when someone uses information from your bank account to buy things with your money. This crime is easier to recover from than identity theft — if you take prompt action.

Notify Baltic State Bank immediately if you notice a charge to your account that you didn’t authorize. Typically, resolving the issue and recovering your money involves completing an affidavit with Baltic State Bank and submitting any requested documentation. But there are time limits, so don’t wait if something looks amiss.