

## Frequently Asked Questions about Identity Theft

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**Q. If my information was among the files stolen, does this mean that I'm a victim of identity theft?**

A. No. The fact that someone may have had access to your information doesn't mean you are a victim of identity theft or that they intend to use the information to commit fraud. We wanted to let you know about the incident so that you can take appropriate steps to protect yourself, if you are concerned. The best way to protect yourself is to place a free fraud alert on your credit files and review your credit reports.

**Q. What is a fraud alert?**

A. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a **free** fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

An initial alert stays on your credit report for at least 90 days. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft. An initial alert is appropriate if your personal information has been stolen, or may have been stolen. When you place an initial fraud alert on your credit report, you're entitled to one free credit report from each of the three nationwide consumer reporting companies.

To place an initial fraud alert on your credit report, or to have it removed, you will be required to provide appropriate proof of your identity: that may include your Social Security number, name, address and other personal information requested by the consumer reporting company.

**Q. Do I have to pay for Fraud Alert?**

A. No. You can place a fraud alert on your credit report free of charge for 30 days. Contact the fraud department at any one of the three major credit bureaus:

- Equifax: 1-800-525-6285 (<http://www.equifax.com>)
- Experian: 1-888-397-3742 (<http://www.experian.com>)
- Trans Union: 1-800-680-7289 (<http://www.transunion.com>)

The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau you contacted confirms your fraud alert, the other two bureaus will be automatically notified to place fraud alerts. Once you place the fraud alert in your file, you're entitled to order free copies of your credit reports, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.

**Q. Do I have to call all three credit bureaus?**

A. No. If you call just one of the bureaus, they will notify the other two. A fraud alert will be placed on your file with all three and you will receive a confirming letter from all three.

**Q. How long does a fraud alert last?**

A. An initial fraud alert lasts 90 days. However, you can request an extension when the initial period has ended. You can remove an alert by calling the credit bureaus at the phone number given on your credit report. If you want to reinstate the alert, you can do so. If you are the victim of identity theft, you can place an Extended Fraud Victim Alert on your report by submitting a copy of a valid identity theft report that you have filed with a federal, state or local law enforcement agency. An Extended Alert will remain on your report for seven years.

**Q. Will a fraud alert stop me from using my credit cards?**

A. No. A fraud alert will not stop you from using your existing credit cards or other accounts. It may slow down your ability to get new credit. Its purpose is to help protect you against an identity thief trying to open credit accounts in your name. Credit issuers get a special message alerting them to the possibility of fraud. Creditors know that they should re-verify the identity of the person applying for credit.

**Q. Can I still apply for credit after I place a fraud alert on my credit report?**

A. You should still be able to get credit. While a fraud alert may slow down the application process, you can prove your identity to a prospective creditor by providing identifying information.

**Q. How will I know if any of my personal information was used by someone else?**

A. The best way to find out is to obtain your credit reports from the three major credit bureaus: Equifax, Experian and Trans Union. If you notice accounts on your credit report that you did not open or applications for credit (“inquiries”) that you did not make, these could be indications that someone else is using your personal information, without your permission.

**Q. What should I look for on my credit report?**

A. Look for any accounts that you don’t recognize, especially accounts opened recently. Look at the inquiries or requests section for names of creditors from whom you haven’t requested credit.

Note that some kinds of inquiries, labeled something like “promotional inquiries,” are for unsolicited offers of credit, mostly from companies with whom you do business. Don’t be concerned about those inquiries as a sign of fraud. (You are automatically removed from lists to receive unsolicited pre-approved credit offers when you put a fraud alert on your account. You can also stop those offers by calling 888-567-8688).

Look in the personal information section for addresses where you’ve never lived. Any of these things might be indications of fraud. Also be on the alert for other possible signs of identity theft, such as calls from creditors or debt collectors about bills that you don’t recognize, or unusual charges on your credit card bills.

If you find items you don’t understand on your report, call the credit bureau at the number given on the report. Credit bureau staff will review your report with you. If the information can’t be explained, then you will need to call the creditors involved and report the crime to your local police or sheriff’s office. For more information on what to do in this case, visit the Privacy Rights Clearing House website at [www.privacyrights.org](http://www.privacyrights.org) and click on **Identity Theft**.

**Q. What happens if I find out that I have been a victim of identity theft?**

A. If you find evidence of identity theft on your credit reports, immediately take these steps:

- Close the accounts that you believe have been opened fraudulently or have unauthorized activity.
- File a police report, and get a copy to submit to creditors and others that may require proof of a crime.
- Contact the credit bureaus listed above to place a victim statement on your account.
- File a complaint with the FTC online at <http://www.consumer.gov/idtheft/> or by calling 877-438-4338.
- If you discover misuse of your Social Security number, call the Social Security Fraud Hotline, 800-269-0271.
- Keep a record of communications with credit bureaus, creditors, financial institutions, and police, including dates.
- For more information on what to do, see the Privacy Rights Clearing House website at [www.privacyrights.org](http://www.privacyrights.org) and click on Identity Theft and the **Identity Theft Resources**.

**Q. I called the credit bureau fraud line and they asked for my Social Security number. Is it okay to give it?**

A. The credit bureaus ask for your Social Security number and other information in order to identify you and avoid sending your credit report to the wrong person. If, however, you are contacted by individuals claiming to represent Mount St. Mary’s Hospital regarding this or some other security incident, and who then proceed to ask for personal information, we recommend caution. Please be aware that Mount St. Mary’s Hospital will only contact you with information regarding steps you should take to prevent possible fraud or identity theft; or if you ask us, by email or telephone, for information. We will not ask for your full Social Security number. We will not ask for credit card or bank information. We recommend that you do not release personal information in response to any contacts of this nature that you have not initiated.

**Q. Why can’t I talk to someone at the credit bureaus?**

A. You must first order your credit reports. When you receive your reports, each one will have a phone number you can call to speak with someone in the bureau’s fraud unit. If you see anything on any of your reports that looks unusual or that you don’t understand, call the number on the report.

**Q. How long does it take to receive my credit report?**

A. It could take about 20 days from the day you call the credit bureaus. It takes about 5 to 10 days from the time you call the credit bureaus to get your fraud alert confirmation letter with instructions on ordering your credit report. You should receive your reports in another 5 to 10 days from the time you order them.

**Q. Should I contact the Social Security Administration and change my Social Security number?**

A. The Social Security Administration very rarely changes a person’s SSN; and the mere possibility of fraudulent use of your SSN would probably not be viewed as a justification. There are drawbacks to doing so. The absence of any history under the new SSN would make it difficult to get credit, continue college, rent an apartment, open a bank account, get health insurance, etc. In most cases, getting a new SSN would not be a good idea.

**Q. Should I close my bank account?**

A. No; we did not have any bank account numbers on file. (As a general privacy protection measure, you should limit the use of your SSN where it's not required. For example, if your bank account number or PIN is your SSN, you should ask the bank to give you a different number. Do NOT use the last four digits of your SSN, your mother's maiden name, or your birth date as a password for financial transactions.)

**Q. Should I close my credit card or other accounts?**

A. No; no account number information was among the items of personal information compromised in the breach, unless you specifically asked us to hold your account number on file. In that case, if you feel your information has been breached, you may request a new credit card. (As a general privacy protection measure, you should always look over your credit card bills carefully to see if there are any purchases you didn't make. If so, contact the card company immediately.)

**Q. Will Mount St. Mary's Hospital contact me to ask for private information because of this event?**

A. In similar cases at other businesses where confidential information has been stolen (such as banks, universities, credit card companies, insurance companies, etc.), people have reportedly been contacted by individuals claiming to represent the business and who then proceeded to ask for personal information, including credit card information. Please be aware that Mount St. Mary's Hospital will only contact you with information regarding steps you should take to prevent possible fraud or identity theft; of if you ask us, by email or telephone, for information. We will not ask for your full Social Security number. We will not ask for credit card or bank information. We recommend that you do not release personal information in response to any contacts of this nature that you have not initiated.

### **You Can Obtain 3 Free Credit Reports Every Year**

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and Trans Union – to provide you with a free copy of your credit report, at your request, once every 12 months. The law allows you to order one free copy of your report from each of the nationwide consumer reporting companies every 12 months.

**Q. How do I order my free credit report?**

A. The three nationwide consumer reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your **free** annual credit report.

To order, visit [annualcreditreport.com](http://annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Please use only this information to request your credit report; do not contact the three nationwide consumer reporting companies individually.

You may order your reports from each of the three nationwide consumer companies at the same time, or you can order your report from each of the companies one at a time through [annualcreditreport.com](http://annualcreditreport.com). The law allows you to order one free copy of your report from each of the nationwide consumer reporting companies every 12 months. (See below for related information.)

**Q. What information do I need to provide to get my free report?**

A. You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each nationwide consumer reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

**Q. Should I order a report from each of the three nationwide consumer reporting companies?**

A. It's up to you. Because nationwide consumer reporting companies get their information from different sources, the information in your report from one company may not reflect all, or the same, information in your reports from the other two companies. That's not to say that the information in any of your reports is necessarily inaccurate; it just may be different.

**Q. Should I order my reports from all three of the nationwide consumer reporting companies at the same time?**

A. You may order one, two, or all three reports at the same time, or you may stagger your requests. It's your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Just order a free report from one credit bureau, then four months later from another, and four months after that from the third bureau.