

Your Personal Fraud Response Plan

Our Commitment to You

At Central Pacific Bank, we understand that account fraud can happen to anyone, even when you take precautions to safeguard your personal and banking information. We are committed to providing responsive, compassionate service to assist you in protecting your financial assets and exploring possible recovery options.

This Personal Fraud Recovery Plan is designed to guide you through the necessary steps to minimize damage and restore your accounts.

What's Inside:

- **Fraud Response Checklist** – A step-by-step guide to take immediate action if you are a victim of fraud.
- **Fraud Incident Tracking Worksheet** – A tool to help you document important details and conversations.
- **Sample Dispute Letters** – Templates to assist in communicating with creditors and financial institutions.

The resources in this guide serve as a reference to help you navigate fraud recovery and identity theft resolution. For direct assistance, contact our Customer Service Center at 808-544-0500, or visit cpb.bank/fraud for more information.

Fraud Prevention Tips

- Do not provide your passwords or multi-factor authentication codes to anyone. Banks and financial institutions will never ask for these details.
- Secure your checkbook and any physical financial documents to prevent unauthorized use.
- Use strong, unique passwords for online banking and financial accounts.
- Enable two-factor authentication wherever possible.
- Be cautious of phishing emails, phone scams, and unsolicited requests for personal information.
- Shred sensitive documents before disposing of them.
- Regularly update security software on your devices to prevent malware and cyber threats.

Fraud Resources

For additional resources on fraud prevention and identity theft recovery, visit:

- Federal Trade Commission (FTC) – www.ftc.gov/idtheft
- Social Security Administration – www.ssa.gov
- Identity Theft Resource Center – www.idtheftcenter.org
- FBI Internet Crime Complaint Center (IC3) – www.ic3.gov

At Central Pacific Bank, your security is our priority. If you have any concerns or suspect fraudulent activity, reach out to us immediately.
We Got You.

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Fraud Response Checklist

- Notify Your Bank Immediately**
 - Inform your bank if you suspect someone may have assumed your identity and is impersonating you.
 - Report lost or stolen debit/credit cards, fraudulent transactions, and unauthorized account activity.
 - Request to close compromised accounts and open new ones with different account numbers.
 - Set up enhanced security features such as transaction alerts and stronger authentication methods.

- Notify Credit Bureaus and Place a Fraud Alert**
 - Contact one of the three major credit bureaus to place a fraud alert on your file:
 - Equifax: 1-800-525-6285 | www.equifax.com
 - Experian: 1-888-397-3742 | www.experian.com
 - TransUnion: 1-800-680-7289 | www.transunion.com

Once you report fraud to one bureau, they will notify the other two.

- Report the Fraud to the Federal Trade Commission (FTC)**
 - File an FTC Identity Theft Report at www.identitytheft.gov.
 - Call the FTC at 1-877-ID-THEFT (438-4338) for assistance.
 - Keep a copy of your report for future disputes and legal matters.

- Contact Your Local Law Enforcement**
 - File a police report with your local police department.
 - Provide them with all supporting documentation, including the FTC Identity Theft Report.
 - Obtain a copy of your police report for creditors and other institutions requiring proof of fraud.

- Document Every Interaction**
 - Use the Fraud Incident Tracking Worksheet to record all communications with financial institutions, credit bureaus, and law enforcement.
 - Include names, dates, times, phone numbers, and details of conversations.

- Obtain and Review Your Credit Reports**
 - Request a free copy of your credit report from each bureau.
 - Promptly and carefully review your bank, credit, and debit card account statements.
 - Check for unauthorized accounts, credit inquiries, or incorrect personal information.
 - Dispute any fraudulent activity in writing using the Sample Dispute Letter included in this guide.

- Contact Creditors and Dispute Fraudulent Accounts**
 - Notify creditors of unauthorized transactions and accounts opened in your name.
 - Request written confirmation that fraudulent accounts have been closed.
 - Use the Sample Dispute Letter to formally dispute charges and accounts.
 - Send all correspondence via certified mail with return receipt requested.

- Monitor Your Accounts Regularly**
 - Use online banking to monitor your accounts more frequently and receive digital statements instead of paper statements in the mail.
 - Review your statements frequently for any suspicious activity.
 - Set up banking alerts via our mobile banking app for withdrawals, transactions, and account changes.
 - Periodically request updated credit reports to ensure no new fraudulent activity occurs.



Request for Credit Bureau Investigation

[Your Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Credit Bureau Name]

[Address]

[City, State, Zip Code]

Subject: Investigation Request for Fraudulent Activity

Dear [Credit Bureau Representative],

I recently reviewed my credit report and found incorrect information related to fraudulent activity. I am reaching out to formally request an investigation and correction of the following item(s):

- [List the fraudulent accounts, transactions, or inquiries]

I have enclosed supporting documentation, including a copy of my identity theft report, a police report, and any other relevant evidence. Please review these details and update my records accordingly.

I would appreciate written confirmation once the disputed information has been addressed. If you need further information, please contact me at [your phone number or email]. Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

Unauthorized Transaction Dispute with Creditor

[Your Name]

[Your Address]

[City, State, Zip Code]

[Date]

[Creditor Name]

[Address]

[City, State, Zip Code]

Subject: Dispute of Unauthorized Transaction

Dear [Creditor Representative],

I am writing to formally dispute a fraudulent and unauthorized charge on my account. The details of the disputed transaction are as follows:

- **Transaction Date:** [Insert Date]
- **Transaction Amount:** [Insert Amount]
- **Account Number:** [Insert Account Number]

This transaction was not made or authorized by me. I request a review of the charge and any related activity on my account. Enclosed, please find relevant supporting documentation, including a copy of my FTC Identity Theft Report and police report.

Please provide written confirmation once the investigation is complete and any necessary actions have been taken. If additional details are required, I can be reached at [your phone number or email].

Sincerely,

[Your Name]