

## Identity Theft

If you suspect that you are a victim of identity theft, it is important to act as quickly as possible to minimize the damage to your finances and your credit standing.

Notify your creditor or financial institution of any identified unauthorized transactions on your account and ask to file a claim. If you are a Oklahoma Capital Bank customer, contact us at 918-998-0660, Monday – Friday, 8 a.m. to 5 p.m. CST.

Create an identity theft report by filing a complaint with the FTC at [identitytheft.gov/#/assistant](https://identitytheft.gov/#/assistant) or 877.IDTHEFT. Your complete complaint is called an FTC Affidavit. Take your FTC Affidavit to your local police or the police where the theft occurred, and file a police report. Don't forget to get a copy for yourself.

Flag your credit reports by contacting one of the three nationwide credit reporting companies and ask for a fraud alert or freeze on your credit report. An initial fraud alert is good for one year. As soon as one of the bureaus issues a fraud alert, the other two are automatically notified. Additionally, you should order a copy of your credit report and review the information carefully. If you see mistakes or signs of fraud, contact the credit reporting company immediately.

Agency	Telephone Number	Website
Equifax	888-378-4329	<a href="https://equifax.com">equifax.com</a>
Experian	888.397.3742	<a href="https://experian.com">experian.com</a>
Transunion	800.916.8800	<a href="https://transunion.com">transunion.com</a>

Contact the Social Security Administration if your Social Security card has been lost or stolen and you would like to request a (replacement) new card. Contact the Social Security Administration at 800.772.1213 or visit [ssa.gov](https://ssa.gov).

## Online Scams

Cyber criminals use the Internet to defraud consumers in a variety of clever ways. By simply performing an action such as opening an email attachment, accepting a fake friend request on a social networking site, or visiting a compromised, (e.g., infected) website you could be opening yourself and your online devices to cybercrime.

Oklahoma Capital Bank is committed to safeguarding the privacy of your personal information. Oklahoma Capital Bank will never request personal information (e.g., Social Security number, account numbers, user IDs or passwords) via e-mail.

If you receive an e-mail requesting this type of information that appears to come from Oklahoma Capital Bank, do the following:

Do not click on the links or respond to the messages. By doing so, you may unwittingly download viruses or spyware that may cause you to be redirected to a fraudulent site, even when you type in a legitimate site, such as [ocb.bank](http://ocb.bank).

Delete the e-mail and check your computer for spyware or viruses.

If you feel your online information has been compromised, cease all online account activity and disconnect the ethernet cable and or wireless connections. Contact us at 918-998-0660 or visit any of our branches during business hours as soon as possible.

**For additional information on Identity Theft and Online Security**

Please visit the Federal Trade Commissions Consume Advice webpage at <https://consumer.ftc.gov/features/identity-theft>.

**Report a lost or stolen card.**

**Card Type**

Oklahoma Capital Debit Card or ATM Card+

**Telephone**

888-263-3370

**Report lost or stolen checks.**

Stop by any Oklahoma Capital Bank banking center or call Oklahoma Capital Bank's Customer Service using one of the following numbers:

**Branch**

South Tulsa

Tulsa

Skiatook

Tulsa

**Telephone**

918-998-0990

918-425-1381

918-396-0111