



Investigation and Restoration Customer Guide

In-Depth Identity Theft Restoration When Consumers Become Victims

If you are enrolled in Kroll's ID TheftSmart and need assistance or suspect you are a victim of identity theft, please call Kroll's licensed investigators at **866-825-4605 from 7 a.m. to 7 p.m. CST, Monday-Friday, excluding major holidays.**

If you prefer, a First National Bank representative can contact Kroll on your behalf and initiate the case; however, because of security reasons you will need to speak directly to the fraud investigator over the phone to report the suspected fraud. Simply stop by any of our locations for assistance.

You will be asked to provide the following:

- Member ID Number (if known)
- First and Last Name
- Member Phone Number

Kroll's investigators are responsible for dealing with **fraud-related issues only**. Their investigators will:

- Explain the identity theft restoration process to ensure the victim understands their rights and responsibilities.
- Investigate and resolve complicated trails of fraudulent activity.
- Issue fraud alerts for the victim with the three credit reporting agencies, Social Security Administration, Federal Trade Commission, and U.S. Postal Service.
- Prepare appropriate documentation from dispute letters to defensible complaints.
- Work all identity theft issues until they have been verifiably resolved with all parties impacted, including financial institutions, collections agencies, check clearinghouse companies, landlords, property managers, and government entities.

First National Bank's Customer Service

Contact First National Bank's Customer Service center regarding any non-fraud-related questions pertaining to ID TheftSmart membership, materials, billing, or services. **Call 515-232-5561 or 641-342-6581 during regular business hours.**