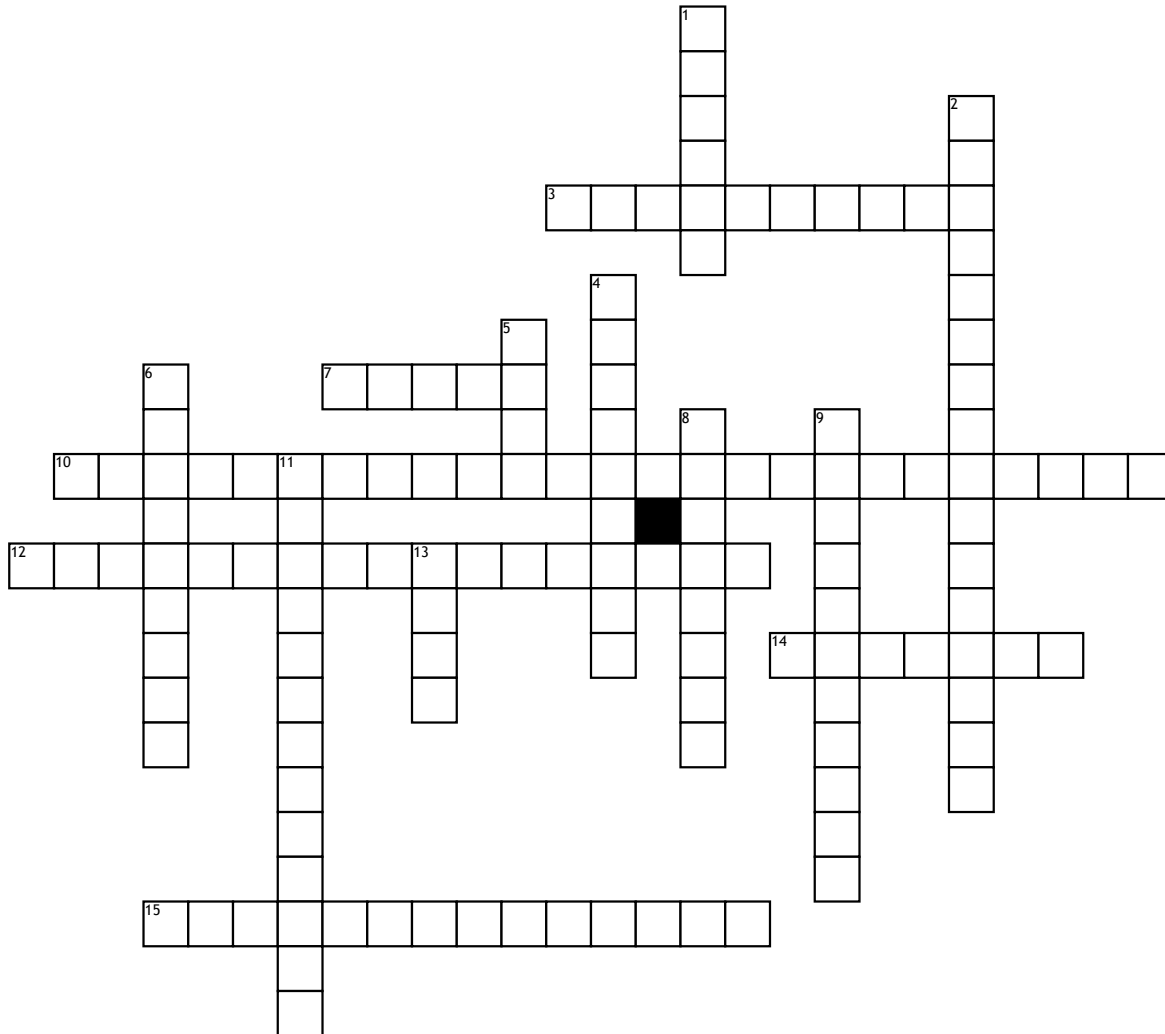


# Red Flags



## Across

3. For the most part this type of fraud is out of the ordinary includes bad grammar or has spelling error  
 7. Name one form of customer contact where ID theft could take place  
 10. Form we complete when a customer report ID theft  
 12. Form a customer fills out when identity theft has occurred  
 14. A pattern, practice, or specific activity that indicates the possible existence of identity theft

15. An account the Bank offers or maintains primarily for personal, family or household purposes, that involves multiple transactions or payments; or any other account that the Bank offers or maintains for which there is a reasonable foreseeable risk to customers or to the safety and soundness of the Bank from ID theft

## Down

1. FACTA amended the FCRA to help prevent ID theft & improve accuracy of consumer \_\_\_\_ records  
 2. Policy we refer to when an adult over 65 is involved.  
 4. It is not necessary to complete and submit the Identity Theft Summary Cover Sheet for claims of unauthorized \_\_\_\_ transactions.

5. This regulation covers unauthorized claims for ATM/ Debit card transactions  
 6. How many Red Flags does the bank focus on to detect or prevent ID theft  
 8. An Identity Theft Summary Sheet must be submitted to OPS Compliance within 10 \_\_\_\_ days.  
 9. One type of covered account  
 11. A fraud committed or attempted using the identifying information of another person without authority  
 13. This act was passed to regulate the collection & use of consumer credit information gathered by credit reporting agencies