

# Fraud Reporting

## How to Report Fraud

To report any suspected fraud concerning your Commercial Bank & Trust of PA accounts, call us at 1-800-684-2440 (online banking hotline) or 1-800-803-2265 (TouchTone Teller).

Attach any suspicious emails you may receive to a new email and send them to [cbthebank@banking.com](mailto:cbthebank@banking.com) then be sure to delete the suspicious emails from your mailbox.

## When We Will Contact You

Commercial Bank & Trust of PA has systems in place to detect unusual patterns of activity which could indicate fraud on your accounts. We may contact you to verify your activity and we will also verify your identity at the outset of the call.

**At no time will you ever receive a call or email from the bank asking you for your login credentials. If you receive a suspicious phone call or email asking for your authentication credentials you should decline to do so and call us at 1-800-684-2440.**

If you become a victim of identity theft, we recommend that you:

- Close any affected account(s) and open new account(s).
- Place a fraud alert on your credit file by contacting one of the three nationwide consumer reporting agencies listed below,

### **Equifax**

Equifax Consumer Fraud  
Division  
1-888-766-0008  
[www.equifax.com](http://www.equifax.com)

### **Experian**

1-888-397-3742  
[www.experian.com](http://www.experian.com)

### **TransUnion**

Fraud Victim Assistance  
Division  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

- File a police report with local law enforcement.
- We also recommend you report suspected identity theft to the Federal Trade Commission. You can call 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261; write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or submit a complain online by visiting the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).
- Order your free annual credit reports from the three nationwide consumer reporting agencies through [www.annualcreditreport.com](http://www.annualcreditreport.com), and review them carefully.