

Security Tips for Your Online Information

At SunTrust, we care about your financial well-being. *SunTrust takes fraud seriously and proactively **monitors your accounts at all times***. Even with our controls, you should also monitor your account closely, as your knowledge of your accounts is the best defense. **We have created this reference guide to help you, in the event your information is ever lost, stolen or exposed. Depending on the information compromised, there are steps you can take to help protect yourself from identity theft.**

Regardless of what type of compromise occurs, you can leverage [online](#) and [mobile banking](#) to monitor your account activity **regularly** and [report any suspicious activity](#) immediately by calling the SunTrust Fraud Prevention line toll-free at 800.447.8994.

HERE ARE SOME STEPS YOU CAN CONSIDER TAKING BASED ON THE TYPE OF INFORMATION THAT WAS LOST, STOLEN OR EXPOSED.

Social Security Number

- The company responsible for exposing your information may offer free credit monitoring for which you can enroll.
- Monitor your **credit reports**, and check for any new accounts you don't recognize.
- Enroll in SunTrust's complimentary, identity theft monitoring and protection service through [Experian's IDNotify™](#)
- Obtain credit reports from all three bureaus.
 - **Equifax:** 800.349.9960
 - **Experian:** 888.397.3742
 - **TransUnion:** 888.909.8872
- Consider placing a **credit freeze** on your profile. A credit freeze makes it harder for someone to obtain new accounts in your name.
 - Be aware, however, that you will need to lift the freeze on your credit file should you want to open a new deposit account or if you seek any type of loan (including credit cards). Each of the three credit bureaus offers a way for you to place and lift credit freezes online.

Online Banking Credentials

- Login to your [Online Banking](#) account via a known, secure computer, and **change your password**.
- Use a username and password that is unique only to SunTrust and that is not shared or similar to username and passwords used for any other service.
- Use strong usernames and passwords and avoid the use of characters from your email, phone number or other personally identifiable information.
- Monitor account activity to check for **suspicious transactions/account changes**.



Bank Account or Debit/Credit Card Information

- Contact the issuing bank to **cancel your card, place stop payment on checks, freeze your account(s) that have been compromised and open new ones** (as needed).
- Call 877.864.0197 to report a lost or stolen SunTrust Credit Card.
- Review your account history and recent transactions for any **suspicious activity**.
- Update your card/bank account information as needed on applicable **automatic payments/Bill Pay items**.
- Lock your SunTrust Consumer Credit Card instantly if you misplace it or want to put a hold on spending. Locking prevents all new or unauthorized credit card transactions, but automatic or recurring transactions will continue to post. This feature is only available for Primary and Secondary cardholders. Cards of Authorized users will continue to be active.
- You can lock or unlock your SunTrust credit card through online or mobile banking or by calling 877.864.0197.

As part of SunTrust's ongoing effort to secure your personal information, you may also find the following tips helpful:

- Use [online](#) or mobile banking to **monitor** your account activity routinely and [report](#) any suspicious activity immediately.
- Ensure your **contact information** (phone, email, address) is up to date.
- Enroll in **Alerts**.
 - You can enroll in **Fraud Alerts** or **Account and Transaction Alerts** by visiting suntrust.com, or by contacting us at 800.SUNTRUST (800.786.8787).
 - Learn more about these alerts [here](#).
- Be aware of **Phishing** attacks.
 - Fraudsters leverage breach incidents to get information from you via email. Do not disclose information to any third party, and delete messages that are suspicious *without opening them*.

