

WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT

out identity theft. In some states, any person found guilty of financial identity theft will be ordered to pay restitution to the victim for any financial loss, including lost wages.

- **Stop payments** on outstanding checks.
- **Contact the credit** bureaus and have them flag the accounts with a “fraud alert.” Then contact any credit card companies where your accounts may be at risk. Close any affected accounts so that they’re registered as “closed at customer request.”

Credit Bureaus

Equifax: (800) 685-1111

Experian: (888) EXPERIAN (397-3742)

TransUnion: (800) 916-8800

In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.

- **Keep copies of correspondence** and documents related to the theft and make note of all telephone calls, including the date and time of your call and the name and title of the person who assisted you.

- **Contact the Government authorities,** the Federal Trade Commission (FTC) runs the ID Theft Hotline and the ID Theft Data Clearinghouse.

FTC Identity Theft Hot Line:

(877) IDTHEFT (438-4338)

Social Security Fraud Hot Line:

(800) 269-0271

US Postal Inspectors

(800) 372-8347

Together, you and your credit union can work together to minimize the risk of identity theft happening to you. If you have any questions or concerns about protecting your financial identity, come in and visit your credit union.



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PROTECTING AGAINST IDENTITY THEFT

What Your Credit Union is Doing; What You Can Do

Identity Theft Toll Approaching 1 Million

Americans who will have had their identities stolen could soon reach 1 million, say government sources, with the incidence rate doubling every 2-3 years. Criminal activities of this magnitude are a concern to you, our member, and to the credit union as well. You can be assured that substantial measures are in place to protect your identity and your accounts against theft and fraud. For example:

- **Credit Union Privacy Policies—**Our privacy policies protect your personal and financial information. These policies are *stringent and enforced*. We treat each member's confidential information with the utmost care—whether online or in person.
- **Password Protection—**Before using any of our online services, a secret password is developed that only you know. This assures that you, and only you, have access to your accounts.
- **Encryption—**Whenever you are online with your credit union, your transactions and personal information are secured by encryption software that converts the information into secure code.

TIPS TO PROTECT AGAINST IDENTITY THEFT

- 1 Do not give out financial information** such as checking and credit card numbers, or your Social Security number, unless you know the person or organization you're dealing with, even someone claiming to be from your credit union.
- 2 Report lost or stolen checks** immediately. Your credit union will block payment on the check numbers involved. Also, review new deliveries of checks to make sure none has been stolen in transit.
- 3 Notify your credit union of suspicious phone inquiries** such as those asking for account information to "verify a statement" or "award a prize."
- 4 Shred any financial solicitations** or other credit union statements before disposing of them.
- 5 Closely guard your ATM Personal Identification Number and ATM receipts.**
- 6 Put outgoing mail** into a secure, official postal service collection box.
- 7 If regular bills fail to reach you,** call the company to find out why.
- 8 If your bills include questionable items,** don't ignore them. Instead, investigate immediately to head off any possible fraud.
- 9 Order a credit report once a year** to review your file and make certain the information is correct. For a small fee, you can obtain a copy of your credit report at any time. The three major credit bureaus are:
Equifax 800-685-1111
Experian 888-397-3742
TransUnion 800-916-8800

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- **Contact the Police** to file a report. When you talk to the police, make sure you get the police report number and information on how to reach the investigator. Give this information to all the companies you contact in getting your credit cleared up after the crime.
- **Cancel checking** and savings accounts and open new ones.
- **Inform your credit union** if your wallet or purse was stolen or lost. Tell them what account information, including account numbers, ATM cards, or checks it contained.
- **Get a new ATM card,** account number, and PIN or password.
- **Document your actions,** such as the time and money you spend on straightening