



**How to  
Prevent**

# IDENTITY THEFT



- ✓ **Consumer Tips**
- ✓ **Fair Credit Act Information**
- ✓ **Free Credit Reports**
- ✓ **Credit Bureau Contacts**

## Protecting Your Identity

**T**he number of Americans who experience identity theft increases every year. At your credit union, stringent **privacy policies** help to protect your personal and financial information. **Password protection** for online and ATM transactions help assure safety. And encryption of online transactions with your credit union converts your information into secure code, protecting you against hackers.

While nothing can guarantee that you won't become a victim of identity theft you can minimize your risk, and minimize the damage if a problem develops, by making it more difficult for identity thieves to access your personal information.

**1 Protect Your Financial Information:** Give your Social Security number only when absolutely necessary. Only give check and credit card information to those you know and trust. Closely guard your ATM personal identification number and ATM receipts.

**2 Treat Trash and Mail Carefully:** Shred your charge receipts, copies of credit applications,

insurance forms, checks and credit union statements, and financial solicitations before disposing of them. Deposit your outgoing mail in post office collection boxes or at your local post office.

**3 Keep Your Credit Union Informed.** Let your credit union know about suspicious phone or email inquiries such as those asking for account information to “verify a statement.” Always review your statements for suspicious charges or other activity.

**4 Select Intricate Passwords:** Place passwords on your credit card, credit union, and phone accounts. Avoid using easily available information such as your phone number.

**5 Verify a Source Before Sharing Information:** Don't give out personal information on the phone, through the mail, or on the Internet unless you have initiated the contact and are sure you know who you are dealing with.

**6 Watch Your Bills:** If regular bills fail to reach you, contact the company and ask why. If your bills include questionable items, investigate them immediately.

## RESOURCES: CREDIT FREEZE, FRAUD ALERTS

**M**any states have laws that let consumers “freeze” their credit—to restrict access to their credit report. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. This means that it's unlikely that an identity thief would be able to open a new account in your name. Placing a credit freeze does not affect your credit score—nor does it keep you from getting your free annual credit report, or from buying your credit report or score. You can find more information about credit freeze laws specific to your state at [www.financialprivacy.org](http://www.financialprivacy.org).

A **fraud alert** is another tool for people whose identity has been stolen—or who suspect it may have been stolen. With a fraud alert in place, businesses may still check your credit report. Depending on whether you place an initial **90-day fraud alert** or an **extended fraud alert**, potential creditors must either contact you or use what the law refers to as “reasonable policies and procedures” to verify your identity before issuing credit in your name. Fraud alerts are mainly effective against new credit accounts being opened in your name, but will likely not stop thieves from using your existing accounts, or opening new accounts such as new telephone or wireless accounts, where credit is often not checked.



**7 Review Your Credit Report:** You are entitled under Federal law to a free copy of your credit report annually from each of the major credit reporting agencies. That means you can review your report free three times each year.

**HOW TO OBTAIN A FREE CREDIT REPORT:  
WWW.ANNUALCREDITREPORT.COM  
1-877-322-8228**

### **CREDIT REPORTING BUREAUS**

#### **Equifax ([www.equifax.com](http://www.equifax.com))**

Place a fraud alert: 1-888-766-0008

Order a credit report: 1-800-685-1111

#### **Experian ([www.experian.com](http://www.experian.com))**

Place a fraud alert: 1-888-397-3742

Order a credit report: 1-888-397-3742

#### **TransUnion ([www.transunion.com](http://www.transunion.com))**

Place a fraud alert: 1-800-680-7289

Order a credit report: 1-800-888-4213

**The bottom line:** If you have any concerns about protecting your financial identity, check with your credit union.