

Identity theft and credit fraud cost us as consumers, financial institutions and card issuers hundreds of millions of dollars each year. It regularly makes headline news and unfortunately, nationwide card compromises, data breaches, and losses of personal information now occur to some extent everyday.

While fraud cannot always be prevented, here are some steps you can take to minimize your risk:

Monitor Your Accounts and Keep Us Informed

- ✚ Closely & regularly monitor your bank accounts and statements for suspicious activity.
- ✚ Notify the Credit Union immediately if you find any suspicious charges or discrepancies.
- ✚ Inform the Credit Union if you plan to travel outside of your normal trade area for an extended period of time.
- ✚ Provide the Credit Union with your mobile telephone number(s) in case we need to contact you.

Review Your Credit Report Annually

- ✚ The Fair and Accurate Credit Transactions Act enables you to obtain a free copy of your credit report once a year from each of the three major credit bureaus*.
- ✚ It is important to review your credit report before making a major purchase in order to identify errors and correct them.
- ✚ If you find inaccuracies (such as changes in address) you did not initiate or accounts you did not open, inform the credit reporting company. They are required to investigate and contact the creditor that provided the information. Also inform the creditor in writing that you are disputing an entry on your credit report.
- ✚ Closely monitor your monthly billing and bank statements for any suspicious activity or charges.

To Order Your Credit Report:

- ✚ To order online: www.annualcreditreport.com
- ✚ To order by phone: 877-322-8228
- ✚ To order by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

Protect Your Numbers

- ✚ Do not carry your Social Security card or credit cards you don't use with you.
- ✚ Do not print your Social Security number (SSN) or Driver's License number on your checks.
- ✚ Keep financial and other personal information in a safe or locked file cabinet at home or in a safety deposit box.
- ✚ Refuse to give out personal information, especially your SSN or account numbers over the phone or via e-mail, no matter how official the caller sounds or the e-mail may appear.
- ✚ Report lost or stolen checks or debit/credit cards immediately. Keep photocopies of your cards in a secured file for easy reference.

Opt Out

- ✚ You can opt out of receiving pre-approved credit card and insurance offers by mail. Call 888-5-OPT-OUT and ask to be removed from the mailing lists of the three major credit bureaus for five years.
- ✚ The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. You can register your home or mobile phone for free online at www.donotcall.gov or by calling 888-382-1222 from the number you would like deleted. Your registration will be effective for five years.
- ✚ You can also reduce the number of repeat and unwanted catalog mailings you receive by visiting www.catalogchoice.com. Catalog Choice is a free service that allows you to minimize mailbox clutter, reduce the usage of your name and address, and save natural resources.

Secure Your Mail

- ✚ Make sure no one but you & your mail carrier have access to your mailbox.
- ✚ When paying bills, do not leave envelopes in an unlocked home mailbox or in a public area at work for pickup.

Shred It

- ✚ Buy a paper shredder for your home. Any documents containing personal information that you wish to discard should be shredded, including: pre-approved credit offers, insurance information or offers, old or cancelled checks, duplicate check blank carbons, billing and bank statements, bills, etc. Receipts may even contain your personal and account information.
- ✚ Any public or private company dealing with client-businesses and their sensitive information should consider document destruction services. Off-site destruction services ensure security, privacy and regulatory compliance and are key to combating security leaks.

What to do if you become a victim:

- ✚ File a police report.
- ✚ Inform your bank.
- ✚ Put a fraud alert statement on your credit report by contacting each of the three credit bureaus' fraud departments.
- ✚ If you must close accounts, request the credit bureaus identify those as "closed at consumer's request due to fraud."
- ✚ Report check theft to check verification providers.
- ✚ Check with the post office for unauthorized change of address requests.
- ✚ Keep copies of all correspondence.

Resources:

Annual Credit Report Request Service: www.annualcreditreport.com
National Fraud Information Center: www.fraud.org
Internet Scam Busters: www.scambusters.org

*Credit Bureaus:

Experian: 888-EXPERIAN, www.experian.com
Equifax: 888-766-0008, www.equifax.com
TransUnion: 800-680-7289, www.transunion.com

This information on preventing identity theft is offered up for general guidance. It is not intended as, nor should it be construed to be legal, financial or other professional advice. Please consult with your attorney or financial advisor to discuss any legal or financial issues on this topic.