

MEMBER RESPONSE TO ID THEFT

If you think your identity has been stolen, here's what to do now:

1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file.
 - Equifax Call: 800-685-1111 or write:
P.O. Box 740241, Atlanta, GA
30374-0241
 - Experian Call: 888-397-3742 or write:
P.O. Box 2002, Allen TX 75013
 - TransUnion Call: 800-888-4213 or write:
P.O. Box 1000, Chester, PA 19022

The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to you free of charge. Review the credit reports carefully.

2. Close the accounts that you know or believe have been tampered with or opened fraudulently.
 - Use the ID Theft Affidavit when disputing new unauthorized accounts. The affidavit can be obtained online at:
www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf
 - Furnish copies or originals to creditors as needed.
3. File a police report.
 - Get a copy of the report to submit to your creditors and others that may require proof of the crime.
 - Keep a copy for yourself.
4. File your complaint with the Federal Trade Commission (FTC). This can be done online at:
[https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03). The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps them learn more about identity theft and the problems victims are having so that they can better assist you.

For additional advice go to FTC's Identity Theft Home Page at: www.consumer.gov/idtheft/

In-depth information, on recovering from identity theft and help with specific problems, can be found in *Take Charge: Fighting Back Against Identity Theft* (formerly: *ID Theft: When Bad Things Happen to Your Good Name*) via the Internet at: www.ftc.gov/bcp/online/pubs/credit/idtheft.htm or a printed copy may be obtained from your credit union.