

CREDIT REPORTING BUREAUS

Free credit reports are only available through www.annualcreditreport.com. However, you can contact the credit reporting bureaus at any time to place a fraud alert or purchase a credit report.

Equifax (www.equifax.com)

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

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

Experian (www.experian.com)

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

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

TransUnion (www.transunion.com)

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

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

If you have any questions or concerns about protecting your financial identity, come in and visit your credit union.



Presented by the National Association of Federal Credit Unions, an independent trade association representing federally chartered credit unions nationwide.

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PROTECTING YOURSELF FROM IDENTITY THEFT



**Tips, information,
resources and contacts**

PROTECTING YOUR IDENTITY

The number of Americans who have experienced identity theft is in the millions, with the incidence rate increasing every year. Substantial measures are in place at your credit union to protect your identity and your accounts against theft and fraud. For example, stringent credit union privacy policies protect your personal information. Password protection for online transactions helps assure online security and that protection is being further enhanced through multi-factor authentication. This process requires additional input – something you know, have, or are – to authenticate your identity for online transactions. Finally, encryption of online transactions converts your information into secure code, protecting you against hackers.

Maximum security is possible only with your help. Here's what you can do to stop these crimes before they happen:

- 1 Do not give out financial information such as checking and credit card numbers, or your Social Security number, unless you know the person.
- 2 Report lost or stolen checks immediately to your credit union or to the payor if the check was given to you.
- 3 Notify your credit union of suspicious phone or e-mail inquiries such as those asking for account information to “verify a statement” or “award a prize.”
- 4 Closely guard your ATM card, PIN (Personal Identification Number) and ATM receipts.
- 5 Shred any financial solicitations and credit union statements before disposing of them.
- 6 Put outgoing mail containing checks, deposits or sensitive information into a secure, official Postal Service collection box.

- 7 If regular bills fail to reach you, call the biller promptly 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 Periodically contact the major credit reporting companies to review your file to make certain the information is correct. You can request a free report each year from all three of the major credit reporting bureaus.



TAKE ADVANTAGE OF FREE CREDIT REPORTS FOR CONSUMERS

The Fair and Accurate Credit Transactions Act (FACT Act) was enacted to reduce identity theft. One provision requires the three major credit reporting agencies to provide consumers with a free copy of their own credit report, once each year. The information recorded by each agency may be different, so request a report from all three and review the information carefully to spot any incorrect or suspicious entries.

Another provision establishes a national fraud alert system. Consumers who reasonably suspect they have been or may be victimized by identity theft, or who are military personnel on active duty away from home, can place an alert on their credit files. The alert will put potential creditors on notice that they must proceed with caution when granting credit.

Other measures will help consumers recover their credit reputation after they have been victimized:

- Creditors must stop reporting fraudulent account information when a consumer establishes that he or she has been the victim of identity theft.
- Creditors or businesses must provide copies of records of allegedly fraudulent accounts or transactions. This information can assist victims in proving that they are, in fact, victims.
- Consumers will be allowed to report accounts affected by identity theft directly to creditors – in addition to credit reporting agencies – to prevent the spread of erroneous credit information.

HOW TO OBTAIN A FREE CREDIT REPORT:

Visit www.annualcreditreport.com

Or call 1-877-322-8228

For more information, go to
www.ftc.gov/bcp/online/pubs/credit/freereports.pdf