

# Identity Theft Awareness



Phone: 260-356-6220

Website: [www.cuonline.coop](http://www.cuonline.coop)

## What is Identity Theft?

Identity theft is when someone uses your personal information to commit fraud or other crimes. The crime may take many forms: obtaining credit in your name or using your account information to make online purchases.

Identity theft is a growing concern among people today. According to the Federal Trade Commission, as many as 9 million Americans have their identities stolen each year. It can happen to anyone. Identity theft is a serious crime. Some victims can resolve their problems quickly. Unfortunately, it costs many victims hundreds of dollars to repair the damage done to their name and credit record. In rare cases, they may even be arrested for crimes they did not commit.

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Don't let this happen to you. Here at Community Link Federal Credit Union, we do everything we can to protect your personal information. You too can protect yourself. Awareness is an effective weapon against identity theft. Monitor your personal information regularly to uncover any problems. Watch out for unsolicited emails. Keep updated on the latest information concerning identity theft. The knowledge of how to protect yourself maybe the key to fighting identity theft.

## How Can You Protect Yourself?

- \* **Never give out your personal information**, including Social Security numbers, account numbers, or passwords if you did not initiate the contact.
- \* **Keep pin numbers in a safe location** separate from your cards.
- \* **Shred all unwanted credit card applications or any other mail** containing your personal information.
- \* **Review your account statements** regularly for unusual activity.
- \* **Review your credit reports regularly.** You can receive one free report per year at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- \* **Contact the Credit Union** to verify if a call was legitimate. You can contact us at 260-356-6220.
- \* **Report lost or stolen checks and/or cards** to the credit union immediately.
- \* **Look ATM machines over carefully for "skimming" equipment** that can copy your card number.
- \* **Never click on a link provided in an email** you believe is fraudulent.

## What Should You Do if You Fall Victim?

\* Contact the Credit Union at 260-356-6220 (and any other financial institutions) immediately to alert us of the situation.

\* File a complaint with the Federal Trade Commission. You can call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (1-877-438-4338).

\* File a police report with your local police department.

\* Notify your major creditors. Contact your credit card companies to check for fraudulent charges, and to stop future charges.

\* Place a fraud alert on your credit report, and review your credit report

carefully for problems.

You only need to contact one of the reporting agencies to place the alert on your report. That agency will then notify the other agencies.

\* Report suspicious e-mails or calls to the Federal Trade Commission.

**Internet "phishing" is a major cause of identity theft.**

## How Do You Contact the Credit Bureaus?

\* Equifax

1-800-525-6285

P.O. Box 740250

Atlanta, GA 30374

\*Experian

1-888-397-3742

P.O. Box 1017

Allen, TX 75013

\* TransUnion

1-800-680-7289

P.O. Box 6790

Fullerton, CA 92634

**Contact a Credit Bureau in order to monitor your report regularly.**

## Where Can You Get More Information?

\* National Credit Union Administration - [www.ncua.org](http://www.ncua.org)

\* The Federal Trade Commission - [www.ftc.gov](http://www.ftc.gov) Click on Avoid ID Theft.

\* Privacy Rights Clearinghouse - [www.privacyrights.org/identity.htm](http://www.privacyrights.org/identity.htm)

\* United States Department of Justice - [www.usdoj.gov](http://www.usdoj.gov)