

If you have been a victim of identity theft, or know someone who has, take these steps immediately:

- ✓ Contact your credit union to protect your accounts
- ✓ Contact your credit card suppliers
- ✓ Contact the Social Security Fraud Hotline: 800-269-0271
- ✓ Contact the FTC Identity Theft Hotline: 1-877-IDTHEFT (438-4338)

With cases of Identify Theft growing 40% per year, according to the Privacy Rights Clearinghouse, warding off this crime before it can ruin your good name will take a team effort—your credit union and you. Stop by your credit union any time to learn more!



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

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IDENTITY THEFT

*Protecting Yourself, and
Your Good Name*

SIX TIPS FOR
CREDIT UNION MEMBERS

WHEN BAD THINGS HAPPEN TO YOUR GOOD NAME

More than 400,000 people had their lives disrupted last year by a growing “white collar” crime: **Identity Theft**, according to the Privacy Rights Clearinghouse. It could affect you or someone you know at any time—the government expects millions of people to be affected in the coming years.

Identity Theft occurs when someone steals your personal information—your credit union account or social security number, for example—and poses as you, running up charges, wiping out your account.

It could take months or even years to learn you are a victim. And then, it might be because you were turned down for a mortgage or car loan...based on a credit report that erroneously indicates that *you don't pay your bills*.

It can make it tough to obtain loans, jobs, even affordable insurance rates..and worse, it can take years to clear your record.

Your credit union considers Identity Theft a serious threat, and continuously monitors its security procedures to protect you and your accounts. But total security is possible only with your help.

Here are steps you can take now to stop thieves from stealing your good name:

1 Do not give out personal information, such as account or credit card numbers, on the phone or over the Internet unless you have initiated the contact. Identity thieves could pose as credit union officials, Internet providers or credit card company

representatives. *Remember:* If someone has a right to this information (such as your credit union) they should already have it...and shouldn't need to request it over the phone!

2 Report lost or stolen checks immediately, and properly store cancelled checks. Examine new checks to be sure none were stolen during shipment, and store them in a safe and secure location.

3 Destroy unused financial solicitations before discarding them, and tear-up other financial documents such as statements or receipts before discarding them.

4 Guard your Automated Teller Machine (ATM) number, and treat your receipts with care. Leaving them behind or throwing them in the trash could leave them vulnerable to thieves, who could use them to access your accounts.

5 Make sure your mailbox is secure, and promptly remove mail when it has been delivered. Identity thieves often raid mailboxes to obtain credit card offers and financial statements.

6 Contact the major credit reporting companies at least annually to review your file. A copy of your credit report is available for a small fee. The three major credit bureaus are:

Equifax:	800-685-1111
Experian:	888-397-3742
TransUnion:	800-916-8800