



## Identity Theft Information Guide

### How to File a Complaint with the Federal Trade Commission

If you believe that you are a victim of identity theft, the Federal Trade Commission (FTC) recommends that you file a complaint. Complaints are entered into a secure consumer fraud database, accessible only to law enforcement agencies, for use in pursuing criminal investigations.

To file a complaint, contact the FTC at 1-877-IDTHEFT (438-4338) or <https://www.ftc.gov/>.

It is also recommended that you file a police report with local police or with the police department in the community where you believe the theft of your personal information took place. A police report provides you with a document saying you've been a victim, which can be helpful – when requesting a 7-year extended fraud alert, for instance. This type of fraud alert requires a police or FTC Identity Theft Report.

Police Department	Phone Number	Date Contacted	Person Spoke To	Report/Case Number

The FTC offers guidance regarding steps you can take to protect against identity theft and additional resources for victims of identity theft on their website. Visit <https://www.identitytheft.gov/> and input your information to create a personal recovery plan, track your progress, and pre-fill forms and letters you may need.

### How to Request a “Fraud Alert” be Placed on Your Credit Report

You have the right to ask that nationwide credit reporting companies place "fraud alerts" on your credit report to let potential creditors and others know that you may be a victim of identity theft.

A fraud alert is a notice that is placed on your credit report that alerts credit card companies and others who may extend you credit that you may have been a victim of fraud, including identity theft. Think of it as a “red flag” that makes companies take steps to verify your identity before extending credit in your name.

You may contact any of the three nationwide credit reporting companies -- Equifax®, Experian®, and TransUnion® -- to request a fraud alert. Once you place an alert with one of the credit reporting companies, that company will send your request to the other two.

Credit Reporting Company & Web Address	Phone Number	Date Contacted	Person Spoke To	Report/Case Number
<b>EQUIFAX</b> <a href="https://www.equifax.com/personal/">https://www.equifax.com/personal/</a>	1-800-525-6285			
<b>EXPERIAN</b> <a href="https://www.experian.com/">https://www.experian.com/</a>	1-888-397-3742			
<b>TRANSUNION</b> <a href="https://www.transunion.com/">https://www.transunion.com/</a>	1-800-680-7289			

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a credit reporting company will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency. For more detailed information about the identity theft report, visit <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>.

An extended fraud alert can be placed if you are a victim of fraud or identity theft. It requires a copy of a valid police or law enforcement agency report, or a Federal Trade Commission Identity Theft Report. An extended fraud alert is similar to an initial fraud alert but lasts for 7 years. With an extended fraud alert, a lender or creditor is required to verify your identity in person or by phone at a number you provide before opening new accounts or making changes to existing accounts.

Contact each of your creditors, including financial institutions, credit card issuers, and utility companies. Check for fraudulent charges and changes of address on your accounts. Always follow up with a letter, keeping a copy for your records.

### How to Obtain a Copy of Your Credit Report

Fight identity theft by monitoring and reviewing your credit report. Federal law allows you to get a free copy of your credit report every 12 months from each of the nationwide credit reporting companies -- Equifax, Experian, and TransUnion. You may request your free credit reports from Annual Credit Report.com by:

- Visiting <https://www.annualcreditreport.com/index.action>; or
- Calling 1-877-322-8228; or
- Completing the Annual Credit Report Request Form at <https://www.annualcreditreport.com/manualRequestForm.action> and mailing it to Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Free credit reports requested online are viewable immediately upon authentication of identity. Reports requested by phone or mail will be processed within 15 days of receiving your request. Please note: you can request up to three free credit reports per year. **When you receive your credit report, thoroughly review it for inaccurate information and fraudulent transactions. If something is incorrect, immediately notify each of the nationwide credit reporting companies and ask them to make an update or remove the information that shouldn't be there.**

### How to Obtain Coverage/Monitoring from Norton™ LifeLock™

Norton LifeLock provides proactive identity theft protection. Because UECU cares about the security of your identity and because we take identity theft very seriously, we are currently offering Norton LifeLock services to you and your family members at a discounted rate. Use the promo code **uecu** when enrolling.

How to Enroll:

1. Visit <https://www.lifelock.com/> or call 1-800-LIFELOCK (543-3562)
2. Use promo code: **uecu**
3. Complete enrollment by providing the required information

### Identity Protection and Resources for UECU Members

While there is no sure prevention for Identity Theft, UECU helps members protect themselves by offering:

- Personal Identity Theft Protection for your Visa® *Power Card*™ and *Advantages Visa Debit Card*™
- *E-Notifications*™ – email and text alerts for your UECU cards and accounts. To set up custom alerts, log into *Advantages Online*™ at <https://uecu.org/>, click on *Services*, and select *E-Notifications*™.
- A Fraud Prevention Resource Center with helpful tips and online courses; visit <https://uecu.org/fraudprevention/>.
- CueItUp e-course for Identity Protection; visit <https://uecu.org/cueitup/> and select *Building Financial Capability*, and then choose *Identity Protection*
- CueItUp e-course for Credit Scores and Reports; visit <https://uecu.org/cueitup/> and select *Building Financial Capability*, and then choose *Credit Scores and Reports*

If you have questions or would like more information about the topics included in this guide, please contact UECU at 1-800-288-6423.



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