identity theft & what to do

Identity theft affects millions of people every year. These strategies will help lessen the severity of identity theft if it happens to you.

- Photocopy the contents of your wallet and keep them in a secure location.
- Shred papers with personal information with a micro cut shredder.
- Only enter your personal information online from a trusted site with "https" in the address bar the "s" means secure.
- If you use a public wireless network, do not send information to a website if it is not fully encrypted.
- Use anti-virus, malware protection, and a firewall on your computer.
- Keep all passwords secure and not written down.
- Check your bills and statements for fraudulent activity as soon as they come in the mail.
- If your wallet was stolen, immediately file a police report in that jurisdiction.
- Call Experian, Equifax, and Trans Union to place a fraud alert on your name and Social Security Number.
- Read your credit reports. You have a right to a free credit report every 12 months from each of the three credit reporting agencies.
- If your identity is stolen, file a complaint with FTC at ftc.gov/complaint or call 1.877.438.4338. Then take your FTC affidavit to your local police to file a report.



888.213.2848 american1cu.org

Boldly Generous. Convenient. Uncomplicated.