



## STEPS TO PROTECT YOUR IDENTITY

Take the following action immediately to help protect your identity if you are a victim of ID theft.

### Step 1: Contact the Credit Bureau

- > **Contact one of the three major credit reporting agencies as soon as possible.**

That company is required to tell the other two.

Experian.com/help  
888.397.3742

TransUnion.com/credit-help  
888.909.8872

Equifax.com/personal/credit-report-services  
800.685.111

- > **Request a free copy of your credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com) and dispute any fraudulent items.**
- > **Place a fraud alert or credit freeze on your credit.**

A fraud alert informs creditors of possible fraud activity within your credit report and notifies them to take extra precaution, such as calling you directly, when verifying a credit application. An initial fraud alert lasts for one year. To place a fraud alert on your credit report, contact any of the three credit reporting agencies identified above.

A credit freeze will prevent new lenders from viewing your credit report without your consent. A credit freeze will stay on your credit report until you choose to remove it.

### Step 2: Contact the Debit Bureau

- > **Contact ChexSystems to identify if any other bank accounts have been opened in your name.**

Call their ID theft line at 800.513.7125, option 6, or visit [www.chexsystems.com](http://www.chexsystems.com).

- > **Place an ID theft alert on your file and request a copy for your records.**
- > **Contact the financial institution(s) and let them know the accounts have been opened in your name fraudulently.**

### Tips

- > **Retain your records.**

Keep any notes, copies of emails, physical documents, etc. as you go through these steps. This will help if you ever need to reference identity issues or inaccuracies on your credit history in the future.
- > **Protect your accounts.**
  - Never share your ATM/debit card PIN number or online banking credentials.
  - Monitor your accounts regularly.
  - Use online banking alerts & notifications .



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