CHECKLIST

WHAT TO DO IF YOU SUSPECT IDENTITY THEFT



Act quickly. The sooner you respond, the better you can protect yourself.

Identity theft can happen to anyone. If you believe your personal or financial information has been compromised, don't panic. Follow these steps to limit the damage and regain control.

1 CONTACT YOUR CREDIT UNION IMMEDIATELY

If you notice suspicious transactions, unauthorized withdrawals, or unfamiliar account activity.

- ☐ Report the activity right away.
- ☐ Ask if your accounts should be frozen or closed.
- ☐ Request new debit or credit cards if necessary.
- ☐ Change your online banking password and PIN.

2 CHANGE YOUR PASSWORDS

Create a unique password for each account and enable Multi-Factor Authentication (MFA) whenever possible.

- ☐ Online banking
- ☐ Email account
- ☐ Shopping websites and payment apps
- ☐ Social media accounts

3 PLACE A FRAUD ALERT OR CREDIT FREEZE

Contact the three major credit bureaus to place a fraud alert or freeze your credit if you believe your personal information has been stolen.

- ☐ Equifax: 1-800-525-6285 or equifax.com
- ☐ Experian:1-888-397-3742 or experian.com
- ☐ TransUnion: 1-800-680-7289 or transunion.com

4 REPORT THE IDENTITY THEFT

Keep copies of all reports, emails, and documentation related to the incident.

- ☐ Report it to the Federal Trade Commission (FTC) at IdentityTheft.gov.
- ☐ File a police report if requested by your financial institution or if fraudulent accounts have been opened in your name.

Brought to you by
Firstmark Credit Union