

IDENTITY THEFT

FINANCIAL EDUCATION SERIES



Equal Housing Lender • Member FDIC and Associated Banc-Corp



AGENDA

- Tips to avoid identity theft
- What you should do if you become a victim of identity theft
- How to obtain free copies of your credit report
- Your questions



TIPS TO AVOID IDENTITY THEFT

- Do not share personal information with anyone over the phone.
- Report lost or stolen checks and credit cards to the appropriate financial institution as soon as possible.
- Mail your bills in a secure, official Postal Service collection box. Promptly pick up your mail after delivery.
- Use online bill paying methods.
- Once a year, obtain a copy of your credit report to ensure all information is accurate.
- Tear up or shred documents with sensitive information before disposing of them.
- Protect your account information.



2



TIPS TO AVOID IDENTITY THEFT

Ensure your online purchases are secure (<https://>).

If your credit card or other bills are more than two weeks late, you should do three things:



1. Contact the Postal Service to see if someone has forwarded your mail to another address.
2. Contact your bank to ask if the statement or card has been mailed.
3. Contact the businesses that send you bills and ask if they have been mailed.

Do not carry your Social Security card, passport, or birth certificate unless you need it that day. Take all but one or two credit cards out of your wallet. Keep a list at home (in a safe place!) of your account information and customer service telephone numbers.

3



WHAT SHOULD YOU DO IF YOU BECOME A VICTIM OF IDENTITY THEFT?

1. Place a fraud alert on your credit reports, and review your credit reports.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
3. File a complaint with the Federal Trade Commission.
4. File a report with your local police or the police in the community where the identity theft took place.



-Federal Trade Commission

4



FREE ACCESS TO YOUR CREDIT REPORT

- According to the Fair and Accurate Credit Transaction Act (FACTA) of 2003, consumers are entitled to free access to their credit report.
- Credit bureaus must provide free copies of credit reports to victims of identity theft.
- For more information go to www.annualcreditreport.com, or call 1-877-322-8228.

Equifax	Experian	TransUnion
www.equifax.com 800-525-6285 (Fraud Hotline) 800-685-1111 (Report Order) P.O. Box 740250 Atlanta, GA 30374	www.experian.com 888-397-3742 (Fraud Hotline) 888-397-3742 (Report Order) P.O. Box 9556 Allen, TX 75013	www.transunion.com 800-680-7289 (Fraud Hotline) 800-916-8800 (Report Order) P.O. Box 6790 Fullerton, CA 92634

5



YOUR QUESTIONS

6

