

Protecting Your Identity

Responding to Possible Identity Theft: Tips for the CU Family

Any unauthorized access of personal information may place you at risk for identity theft. The information provided below is intended to assist concerned individuals in reducing the possibility of identity theft and to advise on appropriate steps to take to protect yourself.

- As a preliminary step, you should consider contacting the fraud departments of each of the three major credit bureaus in the United States. If they have credit information about you in their files, which at least one of these bureaus will likely have if you have ever applied for credit in the United States, you can request that a "fraud alert" be placed in your file. You may also request that a statement be entered in your account informing potential creditors that no "pre-approved" credit applications should be sent out in your name. You may also ask their fraud departments to place a statement that asks all creditors to call you before opening any new accounts or changing any existing accounts.

You should check your credit reports with these bureaus on an annual basis. If you plan to place a fraud alert on your credit file, you only need to contact one credit bureau and they will contact the other two with your information. Be prepared to give them information such as your current address, your last address (if you moved within the last 2 years), your social security number, phone numbers (work and home), etc. Each agency will mail you a copy of your personal credit report within 6 to 8 business days.

The credit bureau fraud departments are listed below. Users need to contact only one of the three national credit bureaus to activate a fraud alert. The bureaus notify each about new fraud alerts.

- **Experian**
www.experian.com
Experian's National Consumer Assistance
P.O. Box 1017
Allen, TX 75013
Phone: 888-397-3742
This site's fraud alert process is quick, thorough and easy to use. Upon entering this site, the consumer should click on the link "Steps to take if you are a victim of fraud or identity theft." Next, click on the "Security Alert" link and complete the form. You can view your credit report, including accounts in good standing, credit history, personal information and more.
 - **Equifax Credit Information Services**
www.equifax.com
Consumer Fraud Division
P.O. Box 105069
Atlanta, GA 30348
Phone: 800-525-6285
Although this site outlines the steps to activate a fraud alert, through this company, consumers must make a telephone call to actually place a fraud alert on their accounts.
 - **TransUnion**
www.transunion.com
Fraud Victim Assistance Department
P.O. Box 6790
Fullerton, CA 92834
Phone: 800-680-7289
Fax: 714-447-6034
The services provided at this site are not free. There is not an online fraud alert process available on this site. Here, users can learn more about identity theft and how to identify, fix and prevent it. To do this, follow these two links: "Personal Solutions" tab followed by the "If you are a victim" tab, to learn more information. Also, you can receive a credit report for \$34.95.
- You should close or suspend any accounts you know or believe have been tampered with or opened fraudulently.

If you determine that someone actually has used your personal information for an illegal purpose, you should consider taking the following steps:

- File a report with the CU Public Safety Office or the agency to which CU Public Safety may refer you.

- Contact the Office of the Oklahoma Attorney General, Consumer Protection Division. You may download a complaint form at the following website: <http://www.oag.state.ok.us>. If you do not have access to a computer, you may call the following numbers for a complaint form and other assistance: (405) 521-3921 (OKC), (918) 581-2885 (Tulsa).
- If you believe your Social Security Number has been used illegally, you may contact the Social Security Administration (SSA) at www.ssa.gov, and you should call the SSA Fraud Hotline at (800) 269-0271. You should also periodically contact the SSA at (800) 772-1213 to verify the accuracy of the earnings reported on your SSN, and you may request a copy of your Social Security Statement. Additionally, these other SSA resources are available on the Internet:
 - SSA Fraud Hotline for Reporting Fraud - <http://www.ssa.gov/oig/guidelin.htm>
 - Social Security: Your Number and Card (SSA Pub. No. 05-10002) - <http://www.ssa.gov/pubs/10002.html>
 - When Someone Misuses Your Number (SSA Pub. No. 05-10064) - <http://www.ssa.gov/pubs/10064.html>
- Additionally, you may file a complaint with the FTC by contacting the FTC's Identity Theft Hotline. Their toll-free telephone is 1-877-IDTHEFT (438-4338) or by direct dial (202) 326-2502. You can also access their web site at: www.consumer.gov/idtheft. Ask for a copy of *ID Theft: When Bad Things Happen to Your Good Name*. This is a free comprehensive consumer guide to help you guard against and recover from identity theft. You may also write to the FTC at:

Identity Theft Clearinghouse
 Federal Trade Commission
 600 Pennsylvania Avenue, NW
 Washington, DC 20580

This information is derived from undated TRIWEST information on identity theft.

Related Web Sites

- U.S. Dept. of Justice - Identity Theft and Fraud
<http://www.usdoj.gov/criminal/fraud/idtheft.html>
- Federal Trade Commission - Facts for Consumers
 "ID Theft: When Bad Things Happen to Your Good Name"
<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>
- Social Security Administration - Identity Theft
<http://www.ssa.gov/pubs/idtheft.htm>
- Privacy Rights Clearinghouse - Identity Theft Resources
<http://www.privacyrights.org/identity.htm>
- Fight Identity Theft
<http://www.fightidentitytheft.com>
- CNN Headline News - HotWired
 "Tackling Identity Theft"
<http://www.cnn.com/2002/TECH/11/26/hln.wired.id.theft/>

Related Web Sites were compiled by the KU Libraries, a division of Information Services.