

# Identity Theft Protection Resources

Identity theft occurs when someone steals your personal identification information to commit fraud or other crimes. Identity thieves may use someone else's name, social security number, birth date, and other personal information to:

- **Apply for car loans, credit cards, and cell phone service**
- **Open bank accounts and write bad checks.**
- **Obtain government benefits and file fraudulent tax returns.**
- **Get a job, rent a house, and get medical services.**

Identity theft and fraud may not be discovered until the victim receives a bill for a purchase they did not make, or a call from a collection agency about an account they never opened. By the time they unravel all the details, victims can spend hundreds of dollars and countless hours cleaning up the mess thieves have made of their good name and credit.



## How to protect yourself from identity theft and fraud

Prevention of identity theft cannot be guaranteed, but these steps can help minimize your risk:

- ✓ **Keep your personal information and Social Security card in a secure place known only to you.**
- ✓ **Review monthly account statements and bills, and report purchases or charges you did not make.** If a bill or statement does not arrive on time, or if you receive new account statements or credit denials for no apparent reason, call the issuing company immediately.
- ✓ **Eliminate mail that contains your personal information** by paying your bills online and signing up for online billing and eStatements.
- ✓ **Shred documents that contain your personal information**, such as financial and medical statements, credit card receipts, and solicitations for loans and credit cards.
- ✓ **Never click on links sent in unsolicited emails**, and use up-to-date anti-virus and anti-spyware software to protect your home computer.
- ✓ **Never reveal your online, account, or ATM passwords to anyone**, and do not use obvious passwords (i.e. birthday, mother's maiden name, etc.).
- ✓ **Make a list of credit card company phone numbers** so you can quickly call to cancel cards if your wallet is stolen.
- ✓ **Do not give out any personal information on the phone, through the mail, or on the Internet** unless you know who you are dealing with.
- ✓ **Remove yourself from telemarketing lists** to avoid accidentally divulging personal information to fraudulent phone solicitors. Register your home and cell phone numbers with the National Do Not Call Registry at [www.donotcall.gov](http://www.donotcall.gov) or 888.382.1222.
- ✓ **Examine your credit report annually** to look for accounts and activities you do not recognize. To order a free credit report every twelve months:
  - Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
  - Call **877.322.8228**
  - Send a written request to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348

## What to do if you suspect fraud

If you suspect that your personal information has been used to commit fraud, take immediate action:

- ✓ **Place a "Fraud Alert" on your credit reports.** A fraud alert tells creditors to follow certain procedures before they open new accounts or make changes to existing accounts in your name. A call to one of the following numbers will initiate a 90-day fraud alert with all three nationwide consumer reporting agencies:
  - **Experian: 888.EXPERIAN** (888.397.3742)
  - **TransUnion: 800.680.7289**
  - **Equifax: 800.525.6285**

## Member Education

- ✓ **Report accounts opened or charged without your permission.** Call the fraud departments of the issuing company, then follow up in writing with copies of supporting documents and a request for verification that disputed accounts or charges have been discharged.
  - Use the ID Theft Affidavit at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to support your written statement.
  - Document your conversations about the fraud and retain all related documents.
- ✓ **File a police report** to help you correct your credit report and deal with creditors who may want proof of the crime.
- ✓ **Report identity theft to the Federal Trade Commission.** The Federal Trade Commission (FTC) collects complaints about companies, business practices, and identity theft to help law enforcement officials across the country in their crime investigations. The FTC does not resolve individual consumer complaints or correct inaccuracies on credit reports, but they do provide information to help you do these things yourself. For more information, or to file an identity theft complaint:
  - Visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
  - Call **877.ID.THEFT** (877.438.4338)
  - Send a written report to: **Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580**

### Defend yourself against identity theft and fraud

Identity theft is a serious crime that can damage your credit and your good name. Make sure you do everything you can to protect yourself and your loved ones from this threat.

If you have any questions about the security of your accounts at Bay Federal Credit Union, please contact us at 831.479.6000 or toll-free at 888.4BAYFED, option 3.



831.479.6000 • [www.bayfed.com](http://www.bayfed.com) • 888.4BAYFED