



ID Theft Information Guide

How to Report Fraud and Identity Theft to the Federal Trade Commission

If you believe that you are a victim of a scam or had your identity stolen, the Federal Trade Commission (FTC) recommends that you report it. Report anything you think may be a fraud, scam, or bad business practice. The FTC and its law enforcement partners enforce a variety of laws. Your report makes a difference and can help law enforcers spot problems.

- To report Fraud, contact the FTC at 877-382-4357 or <https://reportfraud.ftc.gov/>
- To report Identity Theft, contact the FTC at 1-877-IDTHEFT (438-4338) or <https://www.identitytheft.gov/>

It is also recommended that you file a police report with local police or with the police department in the community where you believe the theft of your personal information took place. A police report provides you with a document saying you've been a victim, which can be helpful – when requesting a 7-year extended fraud alert, for instance. This type of fraud alert requires a police or FTC Identity Theft Report.

Police Department	Phone Number	Date Contacted	Person Spoke To	Report/Case Number

The FTC offers guidance regarding steps you can take to protect against identity theft and additional resources for victims of identity theft on their website. Visit <https://www.identitytheft.gov/> and input your information to create a personal recovery plan, track your progress, and pre-fill forms and letters you may need. You have the right to ask that nationwide credit reporting companies place "fraud alerts" on your credit report to let potential creditors and others know that you may be a victim of identity theft.

How to Request a "Fraud Alert" on Your Credit Report

A fraud alert is a notice that is placed on your credit report that alerts credit card companies and others who may extend credit to you that you may have been a victim of fraud, including identity theft. Think of it as a "red flag" that makes companies take steps to verify your identity before extending credit in your name.

You may contact any of the three nationwide credit reporting companies -- Equifax®, Experian®, and TransUnion® -- to request a fraud alert. Once you place an alert with one of the credit reporting companies, that company will send your request to the other two.

Credit Reporting Company & Contact Information	Phone Number	Date Contacted	Person Spoke To	Report/Case Number
EQUIFAX https://www.equifax.com/personal/credit-report-services	800-685-1111			
EXPERIAN https://www.experian.com/help/	888-397-3742			
TRANSUNION https://www.transunion.com/credit-help	888-909-8872			

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a credit reporting company will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency. For more detailed information about the identity theft report, visit <https://consumer.ftc.gov/features/identity-theft>. With an extended fraud alert, a lender or creditor is required to verify your identity in person or by phone at a number you provide before opening new accounts or making changes to existing accounts.

Contact each of your creditors, including financial institutions, credit card issuers, and utility companies. Check for fraudulent charges and changes of address on your accounts. Always follow up with a letter, keeping a copy for your records.

How to Request a “Credit Freeze” on Your Credit Report

You also have the right to ask that nationwide credit reporting companies place a “credit freeze” on your credit report, even if your identity has not been stolen.

A credit freeze restricts access to your credit report, which means you – or others – won’t be able to open a new credit account while the freeze is in place. You can temporarily lift the credit freeze if you need to apply for new credit. When the freeze is in place, you will still be able to do things like apply for a job, rent an apartment, or buy insurance without lifting or removing it.

You must contact all three nationwide credit reporting companies -- Equifax®, Experian®, and TransUnion® - to request a credit freeze. Unlike fraud alerts, the credit reporting companies will not share your request to place a credit freeze. It is important to place the request with each credit reporting company.

A credit freeze lasts until you request to remove it.

How to Obtain a Copy of Your Credit Report

Fight identity theft by monitoring and reviewing your credit report. Federal law allows you to get a free copy of your credit report weekly from each of the nationwide credit reporting companies -- Equifax, Experian, and TransUnion. You may request your free credit reports from Annual Credit Report.com by:

- Visiting <https://www.annualcreditreport.com/index.action>; or
- Calling 877-322-8228; or

- Completing the Annual Credit Report Request Form at <https://www.annualcreditreport.com/manualRequestForm.action> and mailing it to Annual Credit Report Request Service PO Box 105281 Atlanta, GA 30348-5281

Free credit reports requested online are viewable immediately upon authentication of identity. Reports requested by phone or mail will be processed and available as indicated at the time of request. **Tip: When you receive your credit report, thoroughly review it for inaccurate information and fraudulent transactions. If something is incorrect, immediately notify each of the nationwide credit reporting companies and ask them to make an update or remove the information that shouldn't be there.**

Identity Theft Protection & Credit Monitoring

Identity fraud can damage your finances, credit, and reputation. Thieves can get a new home, car, or line of credit in your name. With LifeLock by Norton, you can get identity theft protection to help protect against identity fraud.

Enroll into LifeLock Standard™ Identity Theft Protection by Norton™*

*Subscription services, pricing, and product details are provided by LifeLock by Norton. For information, visit <https://lifelock.norton.com/products/lifelock-standard> or call 1-800-416-0599. *No one can prevent all cybercrime or prevent all identity theft.*

Resources for UECU Members

While there is no sure prevention for Identity Theft, UECU helps members protect themselves by offering:

- Fraud Alerts – If fraud is suspected on your UECU account or Visa® cards, we'll notify you by email or text message to verify if the suspected fraudulent transaction is legitimate.
- Subscription Alerts – set up email and text alerts to get notified about transactions on your UECU Visa cards and accounts. To set up custom subscription alerts, log into Mobile or Online Banking and select Alerts from the menu.
- Card Services & Controls – give you instant control of your UECU cards. With a few clicks or taps, you can turn your card on and off (lock/unlock), report it lost or stolen, submit travel notifications, and select allowable transaction types and amounts. Card Services & Controls are conveniently located within Mobile and Online Banking, so you can easily manage your cards on the go.
- Personal Identity Theft Benefit with a UECU Visa Debit or Credit Card – Personal Identity Theft provides reimbursement of up to \$2,500 for expenses you incur to restore your identity as a result of a covered stolen identity event. See the Visa Card Guide to Benefits at uecu.org/visabenefits for details.
- SavvyMoney® Credit Score Monitoring – Enroll into SavvyMoney in Mobile or Online Banking and get access to your free credit score and report, alerts for credit report changes, and educational articles for improving your credit score.
- A Fraud Prevention Resource Center with helpful tips and online courses at <https://uecu.org/fraudprevention/>.

If you have questions or would like more information about the topics included in this guide, please contact UECU at 800-288-6423.



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KEEP A RECORD OF ALL YOUR DEPOSITORS / INSTITUTIONS IN A SAFE, SECURE PLACE

Your DEPOSITOR/INSTITUTION Contact Information

Depositor/FI	Address/Phone	Date Contacted	Person Spoke With	Comments
Ex: UECU	610-927-4000 or 800-288-6423			

Contact each of your creditors, including financial institutions, credit card issuers, and utility companies. Check for fraudulent charges and/or changes of address on your accounts. Always follow up with a letter, keeping a copy for your records.

KEEP A RECORD OF ALL YOUR CREDITORS IN A SAFE, SECURE PLACE

Your CREDITORS Contact Information

Creditor	Address/Phone	Date Contacted	Person Spoke With	Comments

Contact each of your creditors, including financial institutions, credit card issuers, and utility companies. Check for fraudulent charges and/or changes of address on your accounts. Always follow up with a letter, keeping a copy for your records.

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