

If You Become a Victim of Identity Theft

If you believe that someone has stolen your identity, you should:

- **Contact the fraud department of each of the three major credit bureaus** to report the identity theft and request that the credit bureaus place a fraud alert and a victim's statement in your file. The fraud alert puts creditors on notice that you have been the victim of fraud, and the victim's statement asks them not to open additional accounts without first contacting you.

The following are the telephone numbers for the fraud departments of the three national credit bureaus:

Trans Union: 1-800-680-7289
Equifax: 1-800-428-4246
Experian: 1-888-399-0792

- **You may request a free copy of your credit report.** Credit bureaus must provide a free copy of your report, if you have reason to believe the report is inaccurate because of fraud and you submit a request in writing.
- **Review your report** to make sure no additional fraudulent accounts have been opened in your name, or unauthorized changes made to your existing accounts. Also, check the notation of your report that

lists "inquiries" and request that any inquiries from companies that opened the fraudulent accounts be removed.

- **Contact any credit union or other creditor where you have an account** that you think may be the subject of identity theft. Advise them of the identity theft. Request that they restrict access to your account, change your account password, or close your account. If there is evidence that your account has been the target of criminal activity. If your credit union closes your account, ask them to issue you a new credit card, ATM card, debit card, or share drafts, as appropriate.
- **File a report with your local police department.**
- **Contact the FTC's Identity Theft Hotline** toll-free at 1-877-ID-THIEF (1-877-424-3837). The FTC puts the information into a secure consumer fraud database and shares it with local, state, and federal law enforcement agencies.



National Credit Union Administration

How to Avoid Becoming a Victim of Identity Theft

