

Fraud & Identity Theft

Facts and Statistics

- ~ **According to fraud investigators from across the country**, stealing someone's identity to acquire and use new credit cards or debit cards has become one of the most popular white collar crimes today.
- ~ **Every 79 seconds, a thief steals someone's identity** to open new accounts or use existing accounts in the victims name and creates withdrawals or goes on a spending spree.
- ~ **This year alone, more than 10 million Americans will be robbed of their identities** with more than \$5 BILLION stolen in their names.

How To Protect Your Identity

- ~ Be careful about giving out personal information. Ask to use other types of identifiers when possible.
- ~ Never carry your Social Security card - keep it in a secure place.
- ~ Beware of the Phishing tactic. Don't give out your personal information over the internet from an email you received asking for it.
- ~ Protect your mail - tear or shred.
- ~ Pay attention to billing cycles on your credit card statements.
- ~ Memorize your PIN – never carry it with your cards.

If You Become a Victim

- ~ **Keep a GOOD record.** Because recovering from identity theft or fraud against your good name can be a long and complicated process.
- ~ **Call the police.** Report the crime to your local police department or sheriff's department. A report may be necessary to help convince creditors that someone else has used your information falsely.
- ~ **Contact the Federal Trade Commission.** The FTC's identity theft hotline at 877-438-4338 or visit them online at www.ftc.gov and file a complaint. Although the FTC does not resolve consumer problems itself, your complaint may lead to law enforcement action.
- ~ **Check your Credit Reports.** Contact all three credit reporting agencies to apply a fraud alert on your reports and check your reports for any new accounts opened in your name without your authorization. New accounts may take up to six months to appear, therefore monitoring would be in your best interest.

Credit Reporting Agencies

EQUIFAX

800-525-6285

P.O. Box 740250

Atlanta, GA 30374

EXPERIAN

888-397-3742

P.O. Box 1017

Allen, TX 75013

TRANS UNION

800-680-7289

P.O. Box 6790

Fullerton, CA 92634

**If you feel that you have become a victim,
contact The Summit's Loss Prevention Department
at (800) 836-SFCU because,
We're Here For You!**



We're Here For You