

Northwest Christian Credit Union Security Center

Fight back against Identity Theft www.ftc.gov/idtheft

Identity theft happens when a criminal obtains your personal information to attempt to steal money from your accounts, open new credit cards, apply for loans, rent apartments and commit other crimes by using your identity. These acts can do damage to your credit, your personal reputation and leave you with unwanted bills that can take years to unravel.

Fight Back Against IDENTITY THEFT



Deter

Deter identity thieves by safeguarding your information.



Detect

Detect suspicious activity by routinely monitoring your financial accounts and billing statement.



Defend

Defend against ID theft as soon as you suspect it.

How to protect yourself

The first and best way to protect yourself is knowledge. Know the types of scams that are out there and what to do if you encounter one of them. If in doubt, call your NWCCU branch. They are well aware of most scams, and they have access to resources should something come up that is new to them.

What to do if you fall victim

If you find yourself a victim of identity theft or account fraud, you should notify your financial institution(s) immediately. If your account(s) is with NWCCU you should call the NWCCU Branch at 208-466-0916 immediately. NWCCU will work with you in an effort to make appropriate corrections of any unauthorized transactions in your NWCCU account(s) and to correct any incorrect reports submitted by NWCCU to credit bureaus, and will attempt to help protect you from any future identity theft or account fraud.

NWCCU also suggests that you immediately:

- **Place a “Fraud Alert” on your credit report**, and review the reports carefully. This tells creditors to call you before they open any more accounts in your name. A call to one company is sufficient:
 - Equifax 1-800-525-6285
 - Experian 1-888-EXPERIAN (397-3742)
 - TransUnion 1-800-680-7289

There are three different types of fraud alerts:

- **Initial Fraud Alert**, which lasts for at least 90 days and is typically used when you fear you’ve been the victim of ID theft
- **Extended Fraud Alert**, which lasts for 7 years and is usually used when you know you’ve been an ID theft victim.
- **Active Duty Military Alert**, which lasts for 1 year and is used by military personnel seeking to minimize their risk of fraud or ID theft while they’re deployed.

- **File a police report.** Even if the police can't catch the identity thief, having a police report can help you in clearing up your credit records later on.
- **Report the theft to the Federal Trade Commission (FTC).** Call the FTC's identity theft hotline toll-free at 1-877-IDTHEFT (438-4338). You may also file a complaint online at <http://www.consumer.ftc.gov/articles/0341-file-complaint-ftc>.

Complete the identity theft affidavit, which will assist you in reporting to many companies that a new account has been open in your name. Obtain a copy of the identity theft affidavit by clicking the link below:
<http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>.*