



IDENTITY THEFT CHECKLIST

This checklist is designed to guide you through the next steps if you believe you are a victim of identity theft.

CONTACT GCS

Call GCS Credit Union at 618.797.7993 and any other institutions you have accounts with. Let us know what's going on. Our Member Service Representatives will be able to take action to keep your accounts safe.

CHANGE PASSWORDS

Change your password on any online banking or financial accounts you have. Create strong passwords with at least 8 characters that includes a combination of letters, numbers and symbols. Never share your username and password with any third party providers.

PLACE A FRAUD ALERT ON YOUR CREDIT REPORT

Contact one of the three nationwide credit bureaus to place a free fraud alert on your credit report. The bureau you speak with will contact the other two on your behalf. This alert will be good for one year and warn financial institutions to take extra steps to verify identity before lending credit.

- Equifax: (800) 525-6285
- TransUnion: (800) 916-8800
- Experian: (888) 397-3742

OBTAIN A COPY OF YOUR CREDIT REPORT

You may get a copy of your credit report online at AnnualCreditReport.com. Carefully review this for suspicious activity. Report anything unfamiliar and contact companies on your report that you do not recognize.

FOLLOW UP

It's important to follow up with your financial institutions and continue to monitor your credit report. Help keep your information safe by continuing to update passwords, being cautious of suspicious e-mails, and never providing your personal or financial information over the phone, unless you initiated the call.