

If you believe you have been a victim of identity theft, please follow these important steps...


- Report the fraud to your creditors & monitor account activity.**
Examples include: your credit union, credit card companies, and mortgage company.
- Place a fraud alert on your credit report.** To do so, contact the three major credit bureaus by phone or online:
Equifax - 888.378.4329 | equifax.com
Experian - 888.397.3742 | experian.com
TransUnion - 800.680.7289 | transunion.com
- Notify Social Security Fraud Hotline.**
National Office - 800.772.1213 | ssa.gov
Local Office - 877.628.6570
- File a police report.** Provide them with as much documentation as possible. Make sure that the accounts are listed on the police report and request a copy of the police report.
- Notify the Federal Trade Commission.** Visit IdentityTheft.gov and include as many details as possible.
- Secure online accounts.** Change your password to your online accounts such as social media and emails to ensure they are secure.
- Place a Chexsystems Security Freeze.** This makes it difficult for someone to open a bank account in your name if your identity has been stolen.
800.887.7652 | chexsystems.com

Keep records and document all communications with the creditors and government agencies you contact, include the date and the name of the person you were in contact with. Follow up all telephone contacts with a letter and keep a copy.

Consider IDShield. A 24/7 support service that constantly monitors your identity for suspicious activity, and helps you repair and restore your identity should any fraud occur. Members at MembersAlliance receive a special discount for this service.



Bank Easy. Save More. Live Well. We can Help.
815.226.2260 · membersalliance.org

 **AMERICAN SHARE INSURANCE** Your savings insured to \$250,000 per account by member's choice.