
protect yourself from identity theft

- Call your primary financial institution immediately when your wallet or purse has been lost or stolen.
- Open your account statements and credit card bills immediately to check for fraud.
- Mail all outgoing correspondence in post office boxes or at your local post office. Promptly remove mail if possible. If you're planning to be away from home, call the USPS at 800.275.8777 to request a vacation hold.
 - Never give any personal information or account number over the phone, through a text message, through the mail, or over the Internet unless you have initiated the contact or know whom you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers and even government agencies to get you to reveal your SSN, mother's maiden name, financial account numbers and other identifying information. Legitimate organizations with which you do business have the information they need and will not ask you for it.
- Never put your account information on the outside of an envelope or on a postcard.
- Minimize the identification information and the number of cards you carry to what you'll actually need.
- Do not carry your Social Security number (SSN) in your wallet or purse. Check all medical cards, club cards etc. If your medical card displays your SSN, ask for a replacement or don't carry it.
- Memorize your PIN; do not write it on your ATM card or keep it somewhere in your wallet.
- Never compromise your PIN to anyone, including family members.
- Refrain from writing personal information in your day-planner.
- Keep a record in a safe place, separate from your credit cards, of your account numbers, expiration dates and the telephone numbers of each card issuer so you can quickly report a loss.
- Never leave your wallet, purse, or checkbook in your car unattended.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit bill could mean an identity thief has taken over your credit card account and changed your billing address to cover their tracks.
- The fewer pre-approval credit applications you receive, the less chance for them to be stolen. Opt out by calling 888.567.8688 or visiting www.optoutprescreen.com. This will remove your name from marketing lists sold by the major credit bureaus.
- Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible (i.e. when you open your Safeway Club card)
 - Always shred or burn unwanted, confidential documents. Thieves pick through your trash or recycling bins to capture your personal information.
- Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help, have service done in your home or your teenager's friends come over – you never know!
- Never keep your wallet or purse in a gym locker.
- Never leave your Visa slip on the table when leaving a restaurant.
- Do not list your Driver's License or SSN on your checks.
- Don't put your purse in the grocery-shopping cart.
- Change the locks on your home and car if your keys were stolen or lost.

international travel tips

- Copy all your personal paper, including your passport, and leave it with someone you trust at home in a safe location. If your identification is lost or stolen, you can at least get the information needed to get them replaced.
- If you're planning on using your Visa or debit/ATM cards, make sure to let your primary financial institution know. Visa numbers are easily compromised and are sold in foreign countries. Your primary financial institution monitors where you're spending and likes to make sure it's you using your cards.
- Rather than using your personal Visa or debit/ATM cards, use a MasterCard® Cash Passport. These prepaid foreign currency cards hold no personal information, which minimizes your risk of identity theft. *(Available in Euro, Pound and US Dollar at CCCU.)*
- For more information about international travel visit the Bureau of Consular Affairs website at travel.state.gov

credit bureau information

Review your Credit Report at least once a year; you are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies. Some experts recommend you stagger them one every four months. This way you can keep track of any changes or new information that may appear on your credit report.

Equifax – www.equifax.com

- To order a copy of your report call 800.685.1111 or write: P.O. Box 740241 Atlanta, GA 30374-0241
- To report fraud call 800.525.6285

Experian – www.experian.com

- To order a copy of your report call 888.397.3742 or write: P.O. Box 1000 Allen, TX 75013
- To report fraud call 800.397.3742

Trans Union – www.tuc.com

- To order a copy of your report call 800.916.8800 or write: P.O. Box 1000 Chester, PA 19022
- To report fraud call 800.680.7289

victim of identity theft?

Call the Identity Theft Data Clearing House	1.877.IDTHEFT (1.877.438.4338)
Call Social Security Hotline	1.800.269.0271
Oregon DMV	503.945.5114 or 503.945.5000
Washington DMV	360.902.3900

For more information on identity theft please visit the following websites:

www.consumer.gov/idtheft

www.ftc.gov

Internet or recent scams – www.scambusters.org

Identity theft is the fastest growing white-collar crime in the United States. Nowadays, when your purse or wallet is stolen, the cash inside may not be the only thing a thief wants to steal. The most valuable item in your wallet may be your Social Security number.

While you probably can't entirely prevent identity theft, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

Please do not hesitate to contact us if you have any questions or concerns about identity theft or feel you may be a victim.