

wecu VISA news

*Tips for shopping,
card safety and
fraud prevention*



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FACT Act facts

The Fair and Accurate Credit Transactions Act of 2003 (FACT Act) is an amendment to the Fair Credit Reporting Act (the law that regulates credit reporting agencies). It is an important tool in the fight against identity theft.

Key facts about the FACT Act:

- Consumers may receive a free copy of their credit report once a year and additional free reports if identity theft is suspected
- Identity theft victims only have to make one call to receive advice, set off a nationwide fraud alert, and protect their credit rating
- Identity theft victims who file police reports can block fraudulent information from appearing on their credit reports
- Identity theft victims have access to business records that list an identity thief's fraudulent transactions
- Credit reporting agencies must ensure that all credit requests are legitimate after a credit report has been flagged for suspected identity theft



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- Active duty military personnel may place special alerts on their files when they are deployed overseas
- Only the last five credit card number digits can be listed on store receipts
- Lenders and credit agencies must take action even before an identity theft victim is aware of the crime
- Debt collectors must inform a creditor of fraudulent information

Obtaining your report

The three credit bureaus have established a central website, telephone number, and mailing address to use for ordering your report. The credit bureaus will only provide the free annual reports through this central location. If you request the report on-line, you should be able to view it immediately. Requests via telephone or mail take approximately 15 days for processing.

Web: www.annualcreditreport.com

Telephone: 877-322-8228

Mail: Annual Credit Report Request Service: P.O. Box 105281, Atlanta, GA 30348-5281

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Report lost or stolen cards as soon as you notice they are missing!

Within the USA:

Monday–Friday 7:30am–7:00pm Pacific Time:
Call 360.676.1168 x7360 or 800.525.8703 x7360
TTY 800.833.6388

After hours and weekends: Call 800.682.6075
Outside the USA call collect any time: 206.352.3482