



October 2009

Identity Theft: A Survivor's Guide

Identity theft can involve many faces: from the pickpocket who steals your credit cards to an acquaintance who opens accounts in your name. Unfortunately, rectifying identity theft damage takes patience and perseverance.

You will be communicating with several people so keep track of who said what, and when. Keep copies of letters and a verbal correspondence log.

Step One: Creditors and Financial Institutions

If accounts have been used or opened illegally, contact your creditors immediately. Ask for fraudulent transaction documentation or use a uniform affidavit form, available on the Federal Trade Commission's website, as you may need it to file a police report.

If someone has stolen your checks or checking account information contact your financial institution. Cancel your checking and savings accounts and open new ones; be sure to add a password to them and report the crime to check reporting agencies.

Step Two: Legal and Government Agencies

File a report with the police, request a copy of the report and keep the phone number of your investigator handy. If your social security number has been fraudulently used, alert the Social Security Administration.

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Step Three: Credit Reporting Bureaus

First, verify that your credit report lists only factual information; if you are married, your spouse should also check his or her report. Even if fraudulent information hasn't yet appeared on your reports, it may be prudent to file a credit freeze. More details about how to file can be found at www.balancepro.net.



BALANCE is a financial education and counseling service provided to you for free as a part of your membership at WECU. BALANCE counselors can review your credit report, recommend strategies to limit your risk of identity theft, and provide steps to recover if you have already been victimized. To speak with a BALANCE financial counselor call 888-456-2227. *Copyright © 2005 BALANCE*

From your Card Services Department

When making purchases on the Internet (especially for items that offer a "free trial" for the cost of shipping) read the terms and conditions before you click to accept. It is likely that you are agreeing to a trial period after which the merchant will begin monthly billings for the merchandise.

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