

*Protecting yourself from*

# IDENTITY THEFT

What you can do to help prevent it



Cardinal<sup>™</sup>  
CREDIT UNION

8500 Westport Drive  
Mentor, OH 44060  
**440.266.2200**

Locations: Ashtabula, Austintown, Hiram, Lakeland, Mentor, Richmond Heights, Westlake, Willoughby, Youngstown



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# Identity Theft

## What you can do to help prevent it

In **2016**, *15.4 million* consumers were victims of identity theft and fraud, representing over *\$16 billion* dollars in losses. (Source: Javelin Strategy & Research)

The more you know about this crime, the better prepared you will be to prevent theft and protect your family.

### RED FLAGS



- Mistakes on your credit card or bank statements.
- Unrecognized charges/transactions.
- Bills that are not arriving on time or as expected.
- Letters of denial for credit that you did not apply for.

### PREVENTION



- Shred paperwork, statements & all documents with personal information.
- Do not click on unsolicited links. Use anti-virus, anti-spyware & firewalls.
- Change your passwords regularly. Do not use obvious passwords.
- Protect your social security number.
- Do not carry your social security card on your person.
- Do not give out your social security number unless absolutely necessary.
- Sign up for account alerts.
- Consider signing up for identity protection services.

### DEFEND



- Seek help as soon as fraud is detected.
- Close any accounts that have been compromised
- Call the fraud department of each company and follow up with a written and signed letter. Include supporting documentation.
- File disputes for unauthorized transactions.
- File a police report.
- Report identity theft to the FTC. Go to [www.identitytheft.gov](http://www.identitytheft.gov) or call 1-877-438-4338

Place a **free** 90 day fraud alert on your credit bureau:

**TransUnion**  
1-800-680-7289

**Experian**  
1-888-397-3742

**Equifax**  
1-800-525-6285

# EQUIFAX

# Facts and Questions

(Source: [www.stopthedatabreaches.com](http://www.stopthedatabreaches.com))



## BACKGROUND:

- Equifax identified a cybersecurity incident that may have impacted 143 million consumers through a website application vulnerability.
- On July 29, 2017 Equifax first learned of the incident, and began a review to determine how long cyber criminals had access to their system. This review determined the cyber criminals had access from mid-May 2017 through July 2017.

According to reports, the primary information accessed includes:

- Names
  - Social security numbers
  - Birthdays
  - Addresses
  - Driver's license numbers
- Credit card numbers for 209,000 were accessed as well as personal identifying information for 182,000 in relations to certain dispute documents.
  - Some financial institutions whose cards were compromised are being notified by the card networks.
  - As of now, the issue is reported to be contained.

## WHAT CAN I DO?

- Equifax has set up a website where you can enter in basic information about yourself to determine if your information is at risk ([www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com)).
- When you receive financial statements or credit reports, review them thoroughly for any unexplained charges, unknown accounts, or loans, and report this unauthorized activity to your financial institution as soon as possible.
- Free credit reports can be ordered once per year from the credit reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- If you have more detailed or personal questions, contact your credit union/financial institution as soon as possible to ensure your personal information is secure and not being misused.