

Identity Theft

®



Protect Your Identity:

1. Memorize your Social Security number and PINs rather than keeping them with you.
2. Use passwords that are secure.
Don't use "easy to guess" passwords such as your birth date or phone number.
3. Review your credit report periodically and watch bank or credit card statements for unusual or unauthorized activity. You are entitled to one free credit report per year.
4. Secure your computer using firewall software and download the latest updates to minimize the chances of intrusion into your personal computer. This is even more important if you have a high speed internet connection.
5. Never provide your personal or financial information in response to an email inquiry, and never send that information by email or give it over the telephone.
6. An email attachment may be a worm or virus, which is designed to secretly obtain personal information from your computer and relay it to others. Beware of suspicious email. Always use the latest anti-virus software.
7. Sign credit cards as soon as you receive them and immediately report lost or stolen cards.
8. Do not allow mail to accumulate in your mailbox. Deposit outgoing mail in an official U.S. Postal Service mailbox. Have the Post Office hold your mail if you are going to be away from home.
9. Tear up or shred any documents which contain personal information before you throw them away.
10. Never discard bank, credit card or transaction receipts in public areas.

If You Become a Victim:

1. Contact the fraud department of each major credit bureau to place a fraud alert on your credit report. Also ask for a copy of your credit report to review:
Equifax: www.equifax.com
800-685-1111
Experian: www.experian.com
1-888-397-3742
TransUnion: www.transunion.com
1-800-680-7289
2. Close any accounts you believe have been tampered with or opened fraudulently. Speak with someone in the fraud department of each company. Follow up in writing and include copies of supporting documents.
3. File a police report in the community where the theft took place. Get a copy of the report or, at least, the number of the report for creditors who need proof of the crime.
4. File a complaint with the Federal Trade Commission (FTC). This provides important information that can help law enforcement officials across the nation track down identity thieves and stop them.

Remember, we will never ask for your account information through email or telephone. If you receive a suspicious email that uses the Founders name, forward it to us immediately at abuse@foundersfcu.com.





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