### HOW CAN I PROTECT MY PERSONAL INFORMATION?



We can

help!

# IDENTITY THEFT PROTECTION

## TIPS AND TRICKS

#### **Safeguard Your Information**

- Shred paperwork with personal information before discarded.
- Protect your Social Security number. Don't carry your Social Security card in your wallet and only give it out if absolutely necessary.
- Don't give out personal information by phone, mail, or internet unless you know who you are dealing with.
- Keep your personal information in a secure place, especially if you live in barracks or with roommates.
- Don't use obvious passwords like your birthdate, your mother's maiden name, or the last four digits of your Social Security number.
- Create unique passwords for each of your online accounts.
- Never lend your debit cards, credit cards, or account information to others.

#### **Active Duty Alerts**

If deployed or away from your usual duty station, consider placing an "active duty alert" on your credit report. This alert requires creditors to take steps to verify your identity before granting credit in your name. An active duty alert is effective for one year, unless asked to be removed sooner. Call the fraud number of one of the three nationwide consumer reporting companies to place this alert.

#### **Take Action Against ID Theft**

- Place a "Fraud Alert" on your credit reports, and review them carefully. This will alert creditors to suspicious activity before new accounts are opened in your name. Report fraud to all three nationwide consumer reporting companies.
  - Equifax: 800.525.6285
  - Experian: 888.397.3742
  - TransUnion: 800.680.7289
- Call the security or fraud departments of each company where your account was compromised.
- File a police report with local police or military law enforcement. Their reports will help you with creditors who may want proof of the crime.

#### Are you ready to join the Marine FCU family?

**Join Now** 



#### Helpful Links

<u>Membership</u> <u>Rates & Fees</u>

Membership eligibility required. Insured by NCUA.