

Guide to Identity Theft



Unison[®]
Credit Union

We Start With You.

prevention

- 1 Receive a free copy of your credit report.** Visit www.annualcreditreport.com to get a copy of your credit report from all three credit reporting agencies. Review your credit report to make sure all information is accurate.
- 2 Do not give out personal information,** such as your social security number.
- 3 Shred all bills,** ATM receipts, financial statements, store receipts, credit card or loan offers, and any other documents that contain personal information.
- 4 Take your bills directly to a post office or** drop box. Do not leave them in your mailbox overnight. Put your mail on hold while you travel.
- 5 Do not carry your social security card** in your wallet or purse.
- 6 Place passwords on ATM, credit card** and phone accounts. Use a password that is not easily guessed, such as your favorite movie or pet's name.
- 7 Keep your information safe online.** A secure web address will begin with "https" instead of "http." The "s" means "secure." Also, look for the closed lock that will appear on your browser. Notice that Unison Credit Union's website is secure.
- 8 Make a copy of all financial cards** and insurance cards (front and back) that you carry in your purse or wallet and keep them in a secure place. If your wallet is lost or stolen, you will have the account numbers and phone numbers handy to report your lost or stolen cards. Check your health insurance cards to see if your social security number is also your ID number.
- 9 Do not put your social security number** on your checks. Do not keep your personal identification number (PIN) in your wallet. Try to memorize it.

10 Be wary of promotional scams. Identity thieves may use phony offers to get you to divulge personal information. Do not reply to suspicious e-mails or open suspicious attachments. Delete them immediately.

11 Pay attention to your billing cycles and follow up with creditors if your bills don't arrive on time. Check your credit card and financial statements each month for suspicious activity.

12 If you are in the military, call a credit bureau to request a military credit freeze. The credit freeze lasts for one year and will prevent anyone from applying for credit in your name while you are deployed in another country. This can be extended if the deployment lasts longer. The military person's name will also be removed from marketing lists for pre-screened credit card offers for two years, unless he or she asks to remain on the list.

What Unison does for you

- Full account numbers never appear on your account transaction receipts.
- 24-hour fraud monitoring on your Unison credit and debit cards.
- Unison employees will always verify your identity before giving out any account information.
- Unison never sells, rents or shares member information with a vendor or third party.

Password Tip

Good password: password1265

Better password: Passw0rd1265

Best password: P@ssw0rd1265

Contact the three major credit bureaus

Contact one of the credit bureaus listed on page 7 of this booklet. Place a fraud alert on your account. There are two types of alerts: an initial alert that lasts for 90 days and an extended alert that lasts for seven years. Consult with the credit bureau to determine which one you need. You only need to contact one credit bureau. The company you call is required by law to contact the other two.

Initial Fraud Alert

Lasts at least 90 days.

Use this if you suspect you might be a victim of identity theft, your purse/wallet is stolen, or if you are a victim of "phishing." With an initial fraud alert, you are entitled to one free credit report from each consumer reporting company.

Extended Fraud Alert

In your file for seven years.

You can put one on your credit report if you are a victim of identity theft and you have provided the credit bureau with a police report. This type of fraud alert also entitles you to two free credit reports from each credit bureau within 12 months.

Social Security Number

If you continue to have problems with the misuse of your Social Security Number, the Social Security Administration can issue you a new number. This does not guarantee to solve problems or clear your credit record.

Order copies of your credit report

Check the header

What to look for: Your correct address and (if applicable) employer. An incorrect address or employer could mean someone else is using your identity.

Check the primary section

What to look for: Any accounts listed that you did not open or that have suspicious activity. An unfamiliar account could mean someone has opened a credit card or financial account in your name.

Check the inquiries section

What to look for: Any unfamiliar companies checking your report. An unfamiliar company could mean that someone has applied for credit with this company in your name.

File a report

Call your local police or sheriff's department to file a report. The reporting jurisdiction is where *you* live, not where the crime has taken place. Ask for the report number and a copy of the report. You may need to give this information to your creditors. And remember, be a squeaky wheel and keep in contact with the investigator.

Notify creditors of fraud

Call the affected creditors immediately and notify them of fraud. Close the fraudulent and/or compromised accounts and open new accounts using new passwords and PINs. Send a follow-up letter to your credit card companies restating any charges you are disputing. Creditors may need a copy of your police report or the FTC ID Theft Affidavit (see the contact information on page 7 of this booklet for the free affidavit).

if you are a victim

What to do if your identity is stolen

- File a police report.
- Obtain a copy of your credit report.
- Identify errors and inquiries you did not know about, accounts you did not open, debts you did not know about, or anything else that seems wrong on your credit report.
- Place a fraud alert on your credit report.
- Close any accounts that might have been tampered with or opened without your knowledge or consent.
- Contact a major credit bureau by phone and by writing to correct inaccurate information.
- Fill out the FTC Identity Theft Affidavit.
- Contact the correct agencies to fix inaccurate information.
- File a complaint with the Federal Trade Commission.

Documents to keep on file:

- Police report
- Identity Theft Affidavit
- Bills with fraudulent charges
- Documentation of accounts opened in your name without your consent
- Copies of letters sent to credit bureaus and creditors

Credit Bureaus

Equifax

P.O. Box 740241, Atlanta, GA 30374-0241
1-800-525-6285
www.equifax.com

Experian

P.O. Box 9532, Allen, TX 75013
1-888-EXPERIAN (397-3742)
www.experian.com

TransUnion

P.O. Box 6790, Fullerton, CA 92834-6790
1-800-680-7289
www.transunion.com

Other Resources

AnnualCreditReport.com

1-877-322-8228
www.annualcreditreport.com
Order your free credit report from each of the three major credit reporting agencies.

Social Security Administration

SSA Fraud Hotline
P.O. Box 17768
Baltimore, MD 21235
1-800-269-0271
www.ssa.gov

The Federal Trade Commission

1-877-IDTHEFT
www.consumer.gov/idtheft
The FTC provides more detailed information and a free ID Theft Affidavit.

National Fraud Information Center

1-800-876-7060 Fraud Hotline
www.fraud.org
This organization provides information about current Internet and telemarketing fraud trends. It also offers an online complaint form.

OnGuard Online

www.onguardonline.gov

Hours

Lobby Hours

9:00 a.m. - 5:00 p.m. Monday - Wednesday, Friday
9:00 a.m. - 6:00 p.m. Thursday
8:00 a.m. - 12:00 (noon) Saturday (Kaukauna South,
Little Chute and Wrightstown)

Drive-Up Hours

7:30 a.m. - 5:00 p.m. Monday - Wednesday, Friday
7:30 a.m. - 6:00 p.m. Thursday
8:00 a.m. - 12:00 (noon) Saturday (Kaukauna South,
Little Chute and Wrightstown)

Office Locations

Kaukauna South

1616 Crooks Avenue
Kaukauna, WI 54130
Phone: 920-766-6000
Toll free: 1-888-878-8806
Fax: 920-766-6004

Wrightstown

465 School Street
Wrightstown, WI 54180
Phone: 920-532-6000
Toll free: 1-888-878-8806
Fax: 920-532-6004

Kaukauna North

1000 Hyland Avenue
Kaukauna, WI 54130
Phone: 920-766-6010
Toll free: 1-888-878-8806
Fax: 920-766-6014

Little Chute

2001 Freedom Road
Little Chute, WI 54140
Phone: 920-687-6000
Toll free: 1-888-878-8806
Fax: 920-687-6004

ATM Locations

Kaukauna

Unison Credit Union
1616 Crook Avenue
1000 Hyland Avenue

Little Chute

Unison Credit Union
2001 Freedom Road

Wrightstown

Unison Credit Union
465 School Street

Mailing Address

(for all locations)
P.O. Box 260
Kaukauna, WI 54130-0260

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