

# Identity Fraud eNewsletter

Summer Edition 2012



## Protect Yourself from Identity Theft

As identity thieves become more savvy and emboldened, it's important to know what you can do to protect yourself and restore your good standing. If you think you may be a victim of identity theft, here are some steps you should take as soon as possible.

### Place a fraud alert on your credit reports.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting agencies to place a fraud alert on your credit report. In order to make this process easier for the victims of identity fraud, the credit agencies only require you to contact one of them to place an alert. That agency is then required to contact the other two, so alerts will be placed on their versions of your credit report.



**TransUnion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

**Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com); P.O. Box 740241, Atlanta, GA 30374-0241

**Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013

Placing a fraud alert on file entitles you to one free copy of your credit report from each of the three consumer reporting agencies. Review the reports carefully for errors and be sure to dispute any issues you find such as accounts you didn't open or debts that you can't explain. Plus, even if you don't suspect fraud, remember that you're entitled to receive a free credit report once a year. Pulling this report will not affect your credit rating.

### Close accounts that you believe have been tampered with or opened fraudulently.

Be proactive with the companies involved. If you can, call and speak with someone in the security or fraud department of the affected companies. Make sure you follow up in writing and include copies, not originals, of supporting documents. Sending your letters by certified mail with return receipt is a good way to document what the company received and when. Also, keep a file of your correspondence and enclosures just in case you need them at a later time.

### File your complaint with the Federal Trade Commission

Another wise move is to file a complaint with the FTC using their [online complaint form](#), by calling the FTC's Identity Theft Hotline toll-free at 1-877-ID-THEFT (438-4338), or by writing the Identity Theft Clearinghouse; Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580. Be sure to call the FTC Hotline to update your complaint if you have any additional information or problems.

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them.

**File a report with local police or police in the community where the identity theft took place.**

An important step in the process many people forget is to call your local police department and tell them that you want to file a report about your identity theft. Filing a police report makes them aware of identity theft in your community and will help them find the responsible individual.

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## **ID Thieves Newest Target: Children**

According to a recent 9News story, identity theft among children is on the rise and parents don't realize their children are victims until years later.

Since many parents don't think to check their child's credit report, children have become increasingly vulnerable to identity theft. In fact, children under five are the most-targeted group. This is due in large part to their often pristine and untarnished credit records. A recent study of 27,000 children found 10 percent of them had social security numbers tied to mortgages, loans, credit cards, and vehicle registrations. Quite often this type of identity fraud occurs when a financially struggling parent or relative of the child uses the child's identity to gain credit or a new service.



Some identity theft prevention companies can monitor for children, but be sure to ask as there may be a monthly service charge. Additionally, you should always challenge agencies and businesses that request Social Security Numbers for your little one and inquire how those records are handled.

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7600 East Orchard Road, Suite 400N  
Greenwood Village, CO 80111  
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