

Local 41 I.B.E.W. Federal Credit Union

Fraud Protection Information, Tools and Ideas for Members

Verified by Visa

<https://usa.visa.com/support/consumer/security.html>

Sign up for Alerts on your debit card at

<https://www.local41fcu.com/>

Annual Credit Report

<https://www.annualcreditreport.com/index.action>

What is identity theft?

Identity theft is when someone uses your personal information without your permission. They may open a credit card account, get a loan, or rent apartments in your name using your personal information. They also might access your bank or retirement accounts. You may not know that identity theft has happened until you see your credit report, are notified when trying to apply for credit, or get called by a debt collector.

For more information about identity theft, visit the [Federal Trade Commission's website](#) or the [Consumer Financial Protection Bureau's website](#).

- Equifax - www.equifax.com/CreditReportAssistance
- Experian - www.experian.com/fraud
- TransUnion - www.transunion.com/fraud

What is a security freeze?

A security freeze is a step you take to prevent credit, loans and services from being opened in your name without your permission. You will need to request a freeze with each of the three credit reporting companies. It is important to know that if you place a security freeze on your credit report, businesses will not be able to obtain a copy of your report in connection with any new applications for

credit. Before you apply for new credit, you will need to temporarily lift the security freeze following the procedures from the credit reporting company where you placed the freeze.

- Equifax - www.equifax.com/CreditReportAssistance
- Experian - www.experian.com/freeze
- TransUnion - <https://freeze.transunion.com>

What is a data breach?

A data breach happens when information has been viewed, stolen, or used by a person without appropriate authorization. Some data breaches can create a serious personal and financial risk for consumers and businesses.

How does a data breach happen?

A data breach can be caused by a number of reasons, including criminal activity, accidents, and computer failures. For example, a data breach can be caused by lost or stolen computers or other electronic devices, or by hackers who bypass a company's security measures.

What steps do I need to take after a data breach?

A company that has suffered a data breach involving personal information may have a duty to notify you about the incident and provide steps that you should take in light of the breach. Depending on the type of personal information involved in the data breach, you may want to reach out to the consumer credit reporting companies to take protective measures such as placing a fraud alert message or a security freeze on your credit file. You may also want to contact your financial institutions to ensure that your financial information is secure.

We hope you find some useful tools for your search to protect yourself from fraud.

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