

## Recovering from Identity Theft

1. Alert Morton Credit Union and any other financial institutions you do business with to flag your accounts and to inform you of any unusual activity.
2. If your Morton Credit Union debit card is lost or stolen, report the loss immediately by calling the credit union during business hours at 620-665-6792, Monday through Friday and after hours call 800-528-2273.
3. Contact the fraud departments at each of the three major credit bureaus. Let them know you're an identity theft victim, and request that a "fraud alert" be placed in your file.

### TYPES OF FRAUD ALERTS YOU CAN REQUEST:

1. Active duty military – good for 12 months. Available for your protection, whether or not you suspect theft or have been victimized.
2. Fraud alert – good for 90 days. This is used if you suspect you are a victim of ID theft. Can be renewed after the 90 days.
3. Extended fraud alert – good for 7 years. Requires proof of identity and an identity theft report filed with any law enforcement agency (local, state or federal).

### TO REPORT FRAUD TO THE CREDIT BUREAUS, CALL:

Equifax – 800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>
Experian – 888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
Transunion – 800-680-7289	<a href="http://www.transunion.com">www.transunion.com</a>

4. File a police report with any law enforcement agency (local, state or federal). Keep a copy for your records.
5. File a claim with the Federal Trade Commission at 877-438-4338 or 877-ID-THEFT.
6. Keep copies of correspondence and documents related to the theft and make note of all telephone calls, including the date and time of your call and the name and title of the person who assisted you.
7. Upon request, Morton Credit Union will provide account records to the identity theft victim at no charge. The identity theft victim must provide a government issued photo ID, proof of a claim of identity theft that has been filed with any law enforcement agency, and any other personal identifying information the credit union might need.