



Identity Theft Tips

If you suspect that you have become a victim of Identity Theft please contact your Financial Institution(s) and Creditors immediately.

You may also consider placing a Fraud Alert or Credit Freeze with one of the 3 Credit Bureaus. Below is a trusted link to Equifax that may help you start that process.

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

-Request and review your free credit report from all three credit reporting agencies annually (Experian, Equifax, and Transunion).

Visit <https://www.annualcreditreport.com/index.action> to request your credit report. You can request all three at the same time, or you can request one at a time and stagger them throughout the year. Pay attention to the following items on your credit report:

- accounts that you didn't open
- incorrect personal information
- inquiries that you didn't authorize

-Monitor your accounts for unusual activity. These accounts may include but are not limited to credit cards, mortgage loans, and auto/installment loans. You may even consider signing up for alerts on these accounts if available. Examples of alerts that are typically available are balance alerts, payment alerts, and transaction alerts. Review your statements and report any activity that is suspicious.

-Consider enrolling in credit monitoring or identity theft protection services. These services are typically fee based. This can be another effective tool in addition to the other measures you have in place to monitor your information.

-Consider placing a freeze on your credit report. A credit freeze helps you restrict access to your credit report. This helps to make opening new accounts more difficult for those trying to steal your identity. Please see the link below for more information about the credit freeze. You must contact all three credit reporting agencies to place a freeze on your credit and they charge a fee for this. You can lift the freeze at any time, and can still open accounts by providing a pin number that is assigned to you.

<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

-Consider an initial fraud alert. An initial fraud alert requires businesses to verify your identity before issuing credit in your name. You only have to contact one credit reporting agency about the initial fraud alert, and that agency is required to notify the other two. See the link below for more information on initial fraud alerts.

<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>

-File your income taxes early. As soon as you have the tax information you need, file before a scammer can.

If you have any questions or concerns please do not hesitate to contact us at 319-394-3191 or visit one of our locations in Mediapolis, Morning Sun, Burlington, or Wapello.