



**consumers**  
credit union

# Identity Theft

## Participant Guide

Learn how to identify the signs of identity theft and how to protect yourself and your data from scammers.



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# My Identity

What information do you think could be at risk for identity theft? Fill in the boxes below.

## Biographical Data

## Medical Data

## Biometric Data

## Financial Data



# Common Identity Theft Scams

**Phishing Email Scams** - Circle anything you find suspicious.

**From:** YahooMail  
**To:** janesmith@gmail.com  
**Subject:** Change your password

Dear Customer,

We notice that you sign in from a different computer. Please log in using this link to verify your password: [www.yahooo.com](http://www.yahooo.com)

If you do not verify this information within 24h your account will be permanently deleted.

Best,  
Yahoo Team

**Phone Scams** - Circle anything you find suspicious about this phone call.

"Hi, I'm friends with your nephew. He's in trouble with the law and needs your help. He got arrested last night and is now in jail. He needs bail money before he can be released. It's a long story, but he asked me to call you instead of his parents because he's embarrassed about what happened to him. He needs you to wire money in the next hour from Western Union. It's important that you send this money right away.

**Elder Fraud Scams** - Circle anything you find suspicious.

Mrs. Garcia was 78 years old when she gave her niece, Angela, power of attorney. Recently, Mrs. Garcia has become quiet and sad. She does not leave the house for her daily walk anymore. Her neighbors noticed that Angela bought an expensive new car and claimed it was for her aunt. Angela is also making plans to remodel and expand the guest bedroom and plans to move in. Since it's her aunt's house, she intends to use her aunt's funds to pay for the expenses. When Angela is not around, Mrs. Garcia complains that some of her things are missing.



# Red Flags of Identity Theft

## Denials

- Denial of credit card applications or services
- Denial of services, including utilities, rent, mortgage, etc.

## Unusual Activity

- Unusual charges on credit cards or financial accounts
- Unusual changes in credit report and credit scores
- Unusual calls from debtors or collection agencies for debts you don't owe
- Unusual bills for services or products that you have not used
- Unusual increases in insurance or interest rates

## IRS Reports

- IRS reports indicating that more than one person has filed a tax return using your Social Security number
- IRS reports indicating wages received from unknown sources

## Medical

- Incorrect medical history information
- Incorrect medical bills

## Lost Items

- Lost mail
- Lost bills



# Protecting Against Identity Theft

Review the list of recommended steps to protect yourself against identity theft. Identify the steps that you are already taking, those you plan to start now and those you plan to begin doing later.

	Already Do	Start Now	Start Later
<b>Monitor your credit reports and scores:</b>			
Access your credit reports for free at <a href="https://www.annualcreditreport.com">AnnualCreditReport.com</a> . You are entitled to one free credit report a year from each of the three main credit bureaus.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Monitor your financial statements:</b>			
Review financial transactions carefully and correct any errors by promptly contacting the bank or credit card company.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Practice online safety:</b>			
Regularly log in to your email and online banking accounts and change your passwords every few months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Use strong passwords that are difficult to guess. Use numbers, punctuation marks and a combination of capital and lowercase letters.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do not click on links or download files from unknown senders, especially files that end in ".exe."	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Become familiar with the language that scammers use to target victims via email.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do not use public Wi-Fi to send or receive sensitive documents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Secure your documents:</b>			
Keep sensitive information in a safe place.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do not carry your Social Security card with you.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shred sensitive documents once you no longer need them.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Be aware of your surroundings:</b>			
Cover the ATM keypad when entering your PIN.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep an eye out for "shoulder surfers" who may be watching you type in your phone's passcode in public spaces.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Monitoring Services

	Already Do	Start Now	Start Later
<b>Use a credit monitoring service:</b>			
Credit monitoring services keep a close watch on your Experian, TransUnion and Equifax scores, reports and activity. They can send you updates and alerts based on credit report requests by companies or if a bill is late.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Use an identity monitoring service:</b>			
Identity monitoring services can fill the gaps credit monitoring services may miss. Identity monitoring services can alert you that your personal information is being used to create accounts, to sign up for services or is showing up in records, such as court records.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Use credit freezes:</b>			
Credit or security freezes protect your accounts by sealing off your credit report from any agency, organization or individual who wants to access it until you authorize its release. It can take a few days for the freeze to be lifted if you decide to authorize the inquiry. Requesting a credit freeze or unfreeze to the credit reporting bureaus is free.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Use fraud alerts:</b>			
Fraud alerts are free and available from any of the three credit reporting bureaus, as long as you provide them with proof of identity. Temporary fraud alerts are free and last up to one year. If you are a victim of identity theft, they can last up to seven years. There are also special packages for those who are deployed with the military.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



# Reporting Identity Theft

If you've become the victim of identity theft, there are a few steps you can take to regain control over your personal information.

## Step 1: Collect Information

- Review your credit report and monitor any changes caused by the theft.
- Review the account where the theft occurred and note any changes.
- Review other and connected accounts.

## Step 2: Report to Fraud Departments and Federal Agencies

- Report the theft to the fraud department at the organization or company where it occurred. Close all accounts and change all passwords, PINs and access data to prevent the breach from recurring.
- Report the theft to the three nationwide credit reporting bureaus and request a fraud alert:
  - [Experian.com/fraudalert](https://Experian.com/fraudalert) | 1.888.397.3742
  - [TransUnion.com/fraud](https://TransUnion.com/fraud) | 1.800.680.7289
  - [Equifax.com/CreditReportAssistance](https://Equifax.com/CreditReportAssistance) | 1.866.349.5191
- Create an Identity Theft Report by reporting the theft to the Federal Trade Commission:
  - Complete the online form at [identitytheft.gov](https://identitytheft.gov) or call 1.899.438.4338.  
Be sure to include as many details as possible.
- File a report with the local police.

## Step 3: Repair

- Review the new accounts created by the scammer and close them down.
- Review and correct statements and charges on your bills, credit reports and other financial documents.
- Make a plan of action for monitoring your accounts or get a paid monitoring service.

The Federal Trade Commission website offers free personalized recover plans at [identitytheft.gov](https://identitytheft.gov).





# Your Money. Your Life.

Complimentary digital resources available 24/7.

As your partner in financial wellness, Consumers Credit Union offers a wealth of resources and financial literacy content to help your employees feel confident in their financial decision-making, including relevant presentations, quick and informative online courses, and a robust library of financial information, educational blogs, podcasts and videos.

Online financial literacy courses are 3-5 minutes long, mobile friendly, ADA compliant and available in English and Spanish. Discover our personalized playlists, which match your financial goals with relevant course recommendations.

## Topics include:

- Financial basics
- How to identify and stop fraud
- Owning a home
- Investing in your future
- Preparing for retirement
- Financial caregiving
- And more!

Take a photo with your smartphone to discover the full library of Consumers' financial literacy resources at [ConsumersCU.org/education](https://ConsumersCU.org/education).

