

Preventing identity theft

- Make sure we have your current contact information so that we can contact you if we suspect fraud on your accounts.
- Don't give personal information over the phone, through the mail or on the internet, unless you initiated the contact or know with whom you are dealing.
- Use strong PINs and passwords, and keep them secure.
- Carry the minimum amount of identifying information and credit cards that you need.
- Pay attention to billing cycles and statements. Let us know if you didn't receive a monthly statement. It may mean the statement has been diverted by an identity thief.
- Check account statements carefully to ensure all charges, share drafts and withdrawals were authorized.
- Don't leave bill payment envelopes in your mailbox with the flag up. Instead, deposit them in a post office collection box, or consider using PNWFCU's Online Bill Payer system. Promptly remove incoming mail.
- Download **CardValet**, a free app that lets you track the use of your cards, set up transaction controls and get fraud alerts.
- Order a free copy of your credit report each year to ensure it is accurate. Visit **annualcreditreport.com** or call **1.877.322.8228** for more information.

Responding to identity theft

If you believe that someone has stolen your identity, you should:

- Contact PNWFCU immediately. We can restrict access to any or all of your accounts, issue a new member number, reissue cards and reset all pertinent passwords in just a few minutes.
- Contact the fraud department of each of the three major credit card bureaus to report the identity theft and request that the credit bureaus place a fraud alert and a victim's statement in your file. The fraud alert puts creditors on notice that you have been the victim of fraud, and the victim's statement asks them not to open additional accounts without first contacting you.

Here are the phone numbers for the three national credit bureaus' fraud departments:

TransUnion: 1.800.680.7289

Equifax: 1.800.525.6285

Experian: 1.888.397.3742

- File a report with your local police department.
- Contact the **FTC's Identity Theft Hotline** toll-free at **1.877.ID.THEFT** (438.4338). The FTC puts the information into a secure consumer fraud database.
- Visit **pnwfcu.org** to see our privacy policy or learn more about protecting your identity.



Locations

Erin Way Branch

12005 NE Erin Way
Portland, OR 97220
503.256.5858

911/BPA Building Branch

911 NE 11th Ave, Room 122
Portland, OR 97232
503.256.5858

Ross Branch

5411 NE Hwy 99
Vancouver, WA 98666
360.693.7368

Hood River Branch

1004 Pacific Ave
Hood River, OR 97031
541.387.4192

pnwfcu.org

800.444.5858



PACIFIC NW
FEDERAL CREDIT UNION

Identity Theft Prevention

