



Being a victim of fraud is an intimate violation of your privacy. We are determined to provide you with assistance and guidance as you navigate through this unsettling time. MPECU has compiled this list of resources and suggestions to help you. The information here does not contain all possible solutions; only the most common and the effective solutions we have to get you started.

IF YOU BELIEVE YOU ARE A VICTIM OF FRAUD OR IDENTITY THEFT, PLEASE CONSIDER TAKING THE FOLLOWING STEPS TO PROTECT YOURSELF:

- 1-Report fraud to your local police department or the police department where the fraud occurred.
- 2-Notify all credit unions, banks, credit card companies, and other creditors about the potential for fraud or identity theft.
- 3-Continue to monitor your accounts for suspicious activity.
- 4-Report fraud to the Federal Trade Commission at www.reportfraud.ftc.gov. The information you provide will be given to law enforcement to look for patterns and trends in financial crimes in your community.

At MPECU, we understand that unwinding the damage of fraud and theft can be scary and stressful. We are here to help you as much as possible to help you get through this difficult time.

IF YOUR CHECKS, CREDIT CARDS, OR ACCOUNT INFORMATION WERE TAKEN:

Notify all your financial institutions and credit card companies, if you haven't already done so. Call the three credit reporting bureaus to report the loss and ask them to put a FRAUD ALERT on your account so NO NEW CREDIT will be issued without contacting you.

Experian	1-888-397-3742	www.experian.com
Equifax	1-800-525-6285	www.equifax.com
Trans Union	1-800-680-7289	www.transunion.com

IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:

Contact the banks and/or businesses that accepted your checks or cards to notify them of the fraud and offer to sign any Affidavits of Forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

Contact each of the following agencies to notify them of the compromised checking account information (only contact them if YOUR checks were stolen and you have account information to supply them):

SCAN (800) 269-0271	E-Funds (800) 428-9623	Chex Systems (800) 328-5121
Check Rite (800) 638-4600	Int. Check Service (800) 526-5380	Cross Check (707) 586-0551
Global Payments (800) 766-2748	National Processing (800) 526-5380	
TeleCheck (800) 710-9898	National Check Fraud (842) 571-2143	

IF NEW CHECKS OR CARDS HAVE BEEN MAILED OT A DIFFERENT ADDRESS:

Call the US Postal Inspectors about mail being falsely forwarded.

U.S.P.S Inspection Service (800) 372-8347	www.uspis.gov
Local Postal Inspector	(877) 876-2455

IF YOUR SOCIAL SECURTIY CARD WAS TAKEN:

Call the Social Security Administration Fraud Hotline to notify them of the loss and get information on how to get a duplicate card.

SSA Fraud Hotline (800) 269-0271	www.ssa.gov
To check your personal earnings and benefits	(800) 722-1213

IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for your protection.

IF YOUR DRIVER'S LICENSE WAS TAKEN:

Apply for a new license and flag your license as stolen at the DMV. If you are worried that an identity thief may be using your driver's license and/or tarnishing you driving record, you may complete the Confirmation of Identity Driving Record Flag.

WEBSITES FOR CREDIT CARD COMPANIES:

Visa	www.usa.visa.com
MasterCard	www.mastercard.us
Discover	www.discover.com
American Express	www.americanexpress.com

WHAT YOU CAN DO TO PROTECT YOURSELF FROM BEING VICTIMIZED AGAIN:

- Do not put your driver's license number on your checks. This makes it easier to get a fake ID made.
- Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud.
- Shred credit card offers you get in the mail. Thieves steal mail and trash to get information.
- NEVER give your credit card or account number(s) out to someone calling you. Only give these numbers to organizations you trust.

- Card Fraud Investigators NEVER call to ask for your credit card numbers and expiration dates.
- Don't leave mail in your mailbox overnight or on weekends.
- Review your consumer credit report annually (and for free) at www.annualcreditreport.com
- Memorize your Social Security numbers and passwords. DO NOT carry them with you. DO NOT use your date of birth as a password.
- Consider getting emailed statements/E-statements for your financial institutions, bills, and other credit cards—this eliminates paper and keeps your information behind a secure sign in.