

Now what? A helpful guide of next steps



## WHAT TO DO

If you are a victim of identity theft, you should report it by contacting each of the following:

- The Federal Trade Commission (FTC) online at **IdentityTheft.org** or call **1.877.438.4338**
- The 3 major credit reporting agencies. Ask them to place a fraud alert on your account.
  - a. **Transunion**: **1.888.909.8872** or **TransUnion.com/credit-help**
  - b. **Experian**: **888.EXPERIAN (888.397.3742)** or **Experian.com/help**
  - c. **Equifax**: **800.685.1111** or **Equifax.com/personal/credit-report-services**
- The fraud department at your financial institution, issuers of your credit card, and other places you have might have accounts.

## HELPFUL TIPS

- Enroll in Directions Credit Union's Online Banking. Regularly sign in to monitor your accounts.
- Use the Directions Credit Union mobile app. You can check balances on the go.
- Sign up for alerts through Online Banking to receive email/text alerts for certain activity on your account.
- Check your account regularly for suspicious activity.
- Be careful what you post on social media. Criminals troll different websites to learn things about you.
- Check your credit report annually.
- Use the Directions CU Card Controls app to monitor transactions, report lost/stolen cards and turn your debit/credit cards off and on when needed.



If you believe you've been a victim of fraud, please visit your nearest DCU branch for assistance.