

Member Fraud Worksheet



Use this worksheet to keep track of contacts made and steps taken to stop fraud on your accounts.

Federal Trade Commission – Sample Letters and Forms

<http://www.consumer.ftc.gov/articles/0281-sample-letters-and-forms-victims-identity-theft>

Credit Bureaus

Contact at least one credit bureau to place a fraud alert and report ID theft. This entitles you to a free copy of your credit report. Some experts suggest to stagger the reports, one every three months or so. Look for inquiries from companies that you haven't contacted, accounts you didn't open, and debts on accounts that you don't recognize. Free annual credit reports through www.annualcreditreport.com.

BUREAU	DATE CONTACTED	CONTACT NAME	NOTES
Equifax 1-800-525-6285 www.equifax.com			
Experian 1-888-397-3742 www.experian.com			
Trans Union 1-800-680-7289 www.transunion.com			

Credit Union and other Financial Institutions

Call your credit union and other financial institutions to notify them of fraudulent activity and take any action required. Close any accounts that have been tampered with or established fraudulently, this includes address changes. Call the security or fraud departments of each company where an account was opened or changed without permission. When there is reason to believe that an identity thief has accessed your accounts (i.e. checking account, ATM/Debit card) close the accounts immediately, stop payment on checks, cancel ATM/Debit card(s). Order new checks, and/or ATM/Debit card(s), and when opening a new account, suggest password-only access. If checks have been stolen or misused it may be necessary to notify Chex Systems, Inc 800-513-7125 or 800- 428-9623.

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FINANCIAL INSTITUTION	ACCOUNT TYPE	DATE CONTACTED	CONTACT NAME	NOTES
SCCU 906-632-5300 866-632-6819				

Account Statements

Track which statements you have received, when you received them, and that you have verified that all the account activity is yours.

NAME	ACCOUNT TYPE	DATE RECEIVED	NOTES
SCCU			

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Changed username and passwords for online accounts

This is a good step to take if you feel your online accounts have been compromised.

COMPANY	ACCOUNT TYPE	DATE COMPLETED	NOTES (do not record passwords)
SCCU			

Law Enforcement

Report ID theft to the necessary authorities to establish your case. File a report with local law enforcement or police in the community where the ID theft took place. This will help with creditors who may want proof of the crime. Report the complaint to the FTC to help law enforcement officials across the country in their investigations.

- Online: ftc.gov/idtheft
- By phone: 1-877-ID-THEFT (438-4338)

DEPARTMENT	DATE CONTACTED	CONTACT NAME	REPORT NUMBER	NOTES
Local Police				

Next, Take Control

If an identity thief has stolen mail for access:
Report it to the local postal inspector

If someone is using your social security number contact the Social Security Administration at 1-800-772-1213 or go online to www.socialsecurity.gov.