



Identity Theft – What To Do

Sea West Coast Guard Federal Credit Union knows identity theft can disrupt your life, wreck your finances, and even lead to the loss of your security clearance. We offer the following tips on what to do should your identity be stolen:

Act fast:

- Contact all the companies where you know fraud occurred. Ask them to close or freeze those accounts because your identity was stolen. Change your account logins, passwords, and PINS.
- Then visit the Federal Trade Commission's [IdentityTheft.gov](https://www.identitytheft.gov) website or call 1-877-438-4338 to report the crime and get a recovery plan that's just for you. You can create an account that helps you with the recovery steps and tracks your progress.
- Place a fraud alert and get your credit report. Contact [one of the credit bureaus](#) for the alert. It's free and lasts 90 days. That bureau must tell the other two. You'll get a letter from each credit bureau confirming that they placed the fraud alert on your file.
 - Experian.com/fraudalert
1-888-397-3742
 - TransUnion.com/fraud
1-800-680-7289
 - Equifax.com/CreditReportAssistance
1-888-766-0008
- If you're in the military, notify your commanding officer. You don't want them caught off guard if they get calls looking for you, trying to collect on debts that aren't yours.