

*Heads up, members!*

## **“There’s a fox in the hen house!”**

Identity theft continues to be the nation’s fastest-growing crime. Nearly every day, we hear a news report of yet another frightening breach of sensitive personal information that was supposed to have been secure.

The Credit Union urges each and every member to protect yourself! Act quickly to STOP thieves from being able to use your social security number to open new credit accounts in your name. No one, including the Credit Union, can do this for you. **You must take these immediate steps yourself!**

### **TAKE ACTION NOW!** Follow four simple steps!

**1. Request that a “Fraud Alert” be added to your credit report.** An initial fraud alert stays in your file for 90 days. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) and click on Frequently Asked Questions for information. Or...just call one of these automated numbers: Equifax: 1-877-576-5734; Experian: 1-888-397-3742; or TransUnion: 1-800-680-7289. (The one you call will inform the other two.)

**2. Request a “Security Freeze” on your credit.** Go to [www.consumersunion.org/pub/core\\_financial\\_services/005081.html](http://www.consumersunion.org/pub/core_financial_services/005081.html). See “Frequently Asked Questions about Security Freeze.” Click on the link for placing the freeze. You’ll arrive at “FinancialPrivacyNow.org.” Scroll down to “Tennessee.” Click on “Instructions for using Tennessee’s Security Freeze Law.” At this point, you will download a PDF with the addresses of the three major credit bureaus and an outline of the letter you should write to each requesting a Security Freeze. You’ll need to include a check with each letter. Update: Make out your checks to TransUnion and Experian for \$7.50. Make out your check to Equifax for \$10. Mail each letter via “Certified Mail.” Be sure to request a return receipt.

**3. Opt out of unsolicited credit and insurance offers.** Call just one number to request that credit reporting companies exclude your name from lists for pre-approved, unsolicited credit and insurance offers. Call **1-888-5OPT OUT (1-888-567-8688)**

**4. Order your FREE Credit Report.** You are entitled to one free credit report per year from Experian, TransUnion and Equifax. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your free report from at least one of these agencies. Review your report to make sure there are no evidences of fraud on your report at this time. If you should find fraudulent activity, go to [www.privacyrights.org/fs/fs17a.htm](http://www.privacyrights.org/fs/fs17a.htm). This is the “Privacy Rights Clearinghouse.” You’ll see “Identity Theft: What to do if it happens to you.” Read on for instructions pertaining to your situation.

--Thank you for taking proactive, positive action today!

**St. Thomas Credit Union**

**615-292-7828**



**These  
Proactive Measures  
aren’t  
“for the birds!”**



**They’re for  
our members!  
Please take action  
NOW!**

(Kindly review the four steps shown at left.)

**Reality Bytes**

*(Thank goodness for the Credit Union!)*

© 1/08 **LNDSHRK** Communications  
[karensark@aol.com](mailto:karensark@aol.com)