

SYMPTOMS OF IDENTITY THEFT

An unexpected bill. A confusing phone call. A sudden drop in your credit score. These could be simple mistakes – or warning signs of a much bigger problem.

With identity theft claiming millions of victims each year, it's important to recognize some key 'symptoms.' By acting quickly, you may be able to prevent some major financial headaches.

You may be a victim of identity theft if:

- You receive bills for purchases you never made
- You get calls from collection agencies, trying to collect on debts you did not incur
- You think your credit score is healthy, but you are turned down for a loan
- Your credit card statement does not arrive on time
- New, unauthorized accounts show up on your credit history

If you believe you are a victim, you should:

- Contact one of the credit bureaus to place a fraud alert on your file. The phone numbers are listed below. The other bureaus will automatically be notified.
- Close any accounts that have been tampered with or opened without your consent.
- File a police report, and ask for a copy.
- Call the Federal Trade Commission's identity theft hotline at 877-438-4338 and file a complaint. The FTC does not resolve individual problems, but your complaint may lead to law enforcement action.

Remember, one of the best ways to prevent identity theft is by ordering your free credit reports once a year. Visit www.annualcreditreport.com for instructions.

Credit bureau contact information:

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

PTFCU realizes Identity Theft is a major problem in America. PTFCU will be introducing a new product to its members soon called "Identity Theft SHIELD". Be watching for information, application and how to instructions on our website within the next 30 days. **Protect Your Credit and Protect Your Name with "Identity Theft SHIELD".**