

# THE QUESTION ISN'T IF IDENTITY THEFT WILL HAPPEN, BUT WHEN.



According to the FTC, your odds of becoming a victim of identity theft are about **1 in 15**



**33%** of U.S. adults have experienced identity theft, which is more than twice the global average



**77.3%** of identity theft victims reported severe emotional distress as a result of their fraud event

## If You Suspect You are a Victim of Fraud or Identity Theft

1

**Call an ID TheftSmart™ Licensed  
Private Investigator at 1-866-825-4605**

2

### Flag Your Credit Reports

Contact one of the three major credit reporting bureaus and ask for a fraud alert to be put on your credit file. The credit bureau you contact must contact the other two bureaus, so they can put fraud alerts on your files as well. An initial fraud alert is good for 90 days.

*Equifax 1-800-525-6285  
Experian 1-888-397-3742  
TransUnion 1-800-680-7289*

3

### Order Your Credit Reports

Each bureau's credit report about you is slightly different, so order a report from each company. When you order your credit report, you must answer several authentication questions to prove your identity. Read your reports carefully to ensure the information is correct. If you see any mistakes or signs of fraud, contact the credit reporting agency or reach out to an ID TheftSmart™ credit specialist.

*Order your free credit reports by  
visiting [annualcreditreport.com](http://annualcreditreport.com)*

## EARLY DETECTION OF POTENTIALLY FRAUDULENT ACTIVITY

Credit monitoring notifies enrolled members of activity in their credit file. An alert is provided when any one of the following activities is reported:

New Account Openings	Over Card Limits
Credit Inquiries	Deceased
Change of Address	Lost or Stolen Card
Payment Delinquencies	Skip Cannot Locate
Collections	Settlement
Public Record Changes	Fraud or Victim Statement

ID TheftSmart's™ credit monitoring program allows consumers to identify inaccuracies in credit data being reported by creditors, and also offers consumers early detection of potentially fraudulent activity in their credit file. In addition, members have access to trained credit specialists to answer any questions related to activity in their credit file. ID TheftSmart's™ credit specialists can act on behalf of the member when action needs to be taken with any of the three major credit bureaus.



**Protect yourself today  
by enrolling in Credit  
Monitoring!**

**ID TheftSmart™**