

IDENTITY THEFT PROTECTION GUIDE

MONITOR YOUR ACCOUNTS

- Sign into online banking to monitor account activity and review eStatements.
- Enable account alerts to receive notifications about account activity, transfers, or any changes made to your account.
- Use Card Management inside our app to turn your debit card on and off, report your card lost or stolen, and reorder your card.
- Use the CentricCU app to monitor your credit score and request one free credit report per year at www.annualcreditreport.com or by calling 1-877-322-8228.
- If you are eligible, have applied for, or are receiving social security benefits (including disability), consider registering for an ssa.gov account to monitor and protect your SSA benefits.

UPDATE YOUR PASSWORDS

- Regularly update all passwords for online accounts that contain personal data, including but not limited to online banking, healthcare portals, and tax services
- Enable and use multi-factor authentication whenever possible

PROTECT YOUR CREDIT

- Place a fraud alert or credit freeze on your credit report. Contact any of the three major credit reporting bureaus listed below to make the request:
 1. Equifax - (800) 525-6285
 2. Experian - (888) 397-3742
 3. TransUnion - (800) 916-8800

PROTECT YOUR TAX RETURNS

- Contact the IRS at (800) 829-1040 to request an Identity Protection PIN to prevent scammers from filing returns or receiving your federal tax refund

REPORT SUSPICIOUS ACTIVITY IMMEDIATELY

1. If you notice any abnormal account activity, reach out to Centric at 318-340-9656 or start a conversation with us inside the CentricCU app
2. If you discover you're a victim of identity theft or fraud, report it to the Federal Trade Commission (FTC) at 877-FTC-HELP or by visiting www.reportfraud.ftc.gov
3. You can file a report with law enforcement or a complaint with the Internet Crime Complaint Center at IC3.gov

