

# Reporting and Recovering from Identity Theft



**Identity theft occurs when someone obtains your personal information and uses it without your permission to do things like obtain credit cards, steal money from your accounts, apply for loans, or commit other crimes.**

Fraudsters are becoming increasingly sophisticated and may use calls, texts and emails pretending to be a legitimate business or your financial institution to prompt you to share personal information or login credentials. They may also try to trick you into clicking links that could infect your device with malware.

## What do I do if I become a victim of identity theft?

If you believe you're a victim of identity theft, it's important to report the situation as quickly as possible.

### **Notify any affected financial institutions that your identity has been compromised.**

- Contact any affected financial institution(s), businesses and/or credit card companies immediately to alert them to the problem.
- Dispute the activity you believe to be fraudulent with them.
- Review your Hawaii State FCU account(s) for any suspicious activity. If you determine that your accounts have been compromised, or you suspect that an account has been opened that you did not authorize, report it right away.

### **Contact the U.S. Postal Inspectors Office or your local post office.**

Report any crime involving stolen mail or use of the U.S. Postal Service as part of a fraud scheme.

### **Report the incident to the three major credit bureaus.**

Call one of the three credit reporting agencies and request a fraud alert to be placed on your credit file. Once they confirm the fraud alert, the other two agencies will automatically be notified to also place fraud alerts on your credit report.

#### **Equifax**

1-888-766-0008 | [equifax.com](https://www.equifax.com)

#### **TransUnion**

1-800-680-7289 | [transunion.com](https://www.transunion.com)

#### **Experian**

1-888-397-3742 | [experian.com](https://www.experian.com)

### **File an Identity Theft Report with the Federal Trade Commission (FTC).**

Visit the FTC's site [identitytheft.gov](https://www.identitytheft.gov) to file a complaint and access forms and letters to send to creditors and other agencies.

### **Review your credit reports.**

Request copies of your credit reports from all three credit bureaus and review them carefully to make sure no additional fraudulent accounts or charges have been opened or made. Also, consider requesting a victim's statement be added to your report. This asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.

### **Reach out to local law enforcement.**

Contact your local police department and file a police report if necessary. Provide your documented evidence of the fraud including dates, times, amounts and account numbers. Request copies of the police report as some creditors may require it to remove fraudulent charges.

## After all reports have been filed:

- Keep records** of all businesses, financial institutions and/or agencies you've contacted, including who you spoke to and when. Keep copies of any correspondence, letters, reports you have filed or received.
- Follow up** with the companies you have contacted to ensure that their investigations resulted in your favor. *As a victim of identity theft, you are ultimately responsible for working with credit grantors to remediate fraudulent accounts.* Periodically check your credit report and consider purchasing an ongoing credit monitoring service.
- Secure your information.** Consider changing usernames and passwords to important accounts. Use unique passwords to reduce the chance of multiple accounts being compromised. Make sure your electronic devices are running the latest system updates. And use multi-factor authentication (MFA) when available for added security.

## Hawaii State FCU Identity Theft Register

Use this to keep records of who you spoke to and when.

### Financial Account Contacts

Bank / Credit Card / Other	Phone Number	Contact Dates	Contact Name	Notes

### Credit Bureau Contacts

Bureau	Phone Number	Contact Dates	Contact Name	Notes

### Federal Trade Commission

Department	Phone Number	Contact Dates	Contact Name	Notes

### Police Contact

Department	Phone Number	Contact Dates	Contact Name	Notes

### U.S. Postal Inspector

Department	Phone Number	Contact Dates	Contact Name	Notes

## Helpful Resources

### Hawaii State FCU Member Service Call Center

1 (808) 587-2700 (Oahu)  
1 (888) 586-1056 (U.S. Toll-Free)

### Hawaii State FCU Credit Card

Report lost, stolen or fraudulent charges  
1 (866) 820-6821

### Hawaii State FCU Debit Card

Report lost, stolen or fraudulent charges  
1 (866) 933-1681

### Federal Trade Commission Identity Theft Reporting Site

[identitytheft.gov](http://identitytheft.gov)