



Your identity is one of the most valuable things you own. It's important to keep your identity from being stolen by someone who can potentially harm your good name and financial well-being. Tutorial Tuesday focused on fraud and scams in the past, and now will discuss identity theft.

What is identity theft?

Identity theft occurs when someone uses your name, address, Social Security Number, credit card or financial account numbers, passwords, and other personal information without your knowledge to commit fraud or other crimes. Words such as Phishing, Pharming, Vishing, Spyware, Dumpster Diving are actually techniques used by thieves to put your identity and finances at risk. And their attacks grow more frequent and sophisticated every year.

How to protect your identity

The simple fact is you can protect yourself against most forms of identity theft. The first step is education. To make it easier to understand, we've divided identity theft into the five "Danger Zones."

Take a few moments to learn about each of the Danger Zones and the steps you can take to avoid being a victim. If you suspect identity theft, contact us.



What to do if your identity has been stolen


If you suspect or know that your identity has been stolen, you need to take immediate action to limit the damage and protect your good name.

- Contact Nymeo and other related vendors or financial institutions immediately. Steps will be provided so you can take action.
- Close any accounts that may have been tampered with or opened fraudulently.
- Place a fraud alert on your credit report with one of the three major credit bureaus. Also request to review your credit report for suspicious activity. A copy of your credit report is available free each year from www.annualcreditreport.com.
Equifax®: [1-888-766-0008](tel:1-888-766-0008), Experian®: [1-888-397-3742](tel:1-888-397-3742),


TransUnion®: [1-800-680-7289](tel:1-800-680-7289).

- File a complaint with the Federal Trade Commission at www.ftc.gov.
- File a report with local police.





NCUA
NATIONAL CREDIT UNION ADMINISTRATION
FEDERALLY INSURED BY NCUA



EQUAL HOUSING
LENDER

This is an advertisement. Nymeo Federal Credit Union
Copyright 2020

[Unsubscribe](#)

Nymeo Federal Credit Union | 240-436-4000 | 855-436-4100 | nymeo.org
5210 Chairmans Court, Frederick MD 21703