GENERATIONS

FEDERAL CREDIT UNION

706 Boyd Blvd, La Porte, IN 46350

HOURS:

MONDAY, TUESDAY. WEDNESDAY

9:00 AM TO 5:00 PM

THURSDAY, 9:00 AM TO 1:00 PM

FRIDAY, 8:00 AM TO 5:00 PM

generationsfederalcreditunion.com

How to Recognize Signs of Identity Theft

Identity theft can affect you in many ways, and there are various ways to identify it. Knowing the warning signs that signal fraud is developing—or is happening already—can help you more quickly take action to stop it. Here's what to look out for:

- You no longer get your household bills in the mail. An absence of bills in the mail could mean your personal data has been compromised, and the identity thief has changed your billing address to try to keep you from seeing your statements.

- You've been turned down for a loan or credit card. If you're rejected for credit but have a solid credit history, you might have been targeted by an identity thief. If you're approved for a loan or credit but at higher interest rates than you expect, that's also a sign you may have been victimized by identity theft. Monitoring your credit can help prevent this.

- You're being billed for items you didn't purchase. If you receive an invoice for a purchase you don't recognize, or you're being billed for overdue payments for credit accounts you don't own, that's a sign your identity's been compromised.

- Your financial accounts show charges you don't recognize. If your bank, credit card or other financial account show unauthorized transactions, those accounts may have been breached.

- Your tax return was rejected. If you filed your tax returns and received a rejection notice from the IRS due to a duplicate return, that could indicate a return has already been fraudulently filed in your name.

- Small test charges appear on your credit card statement. It's common practice for identity thieves to "test" that a stolen card is still active by making low-cost purchases of under $5. If the credit card is approved, the fraudster knows that the path is clear for larger transactions.

- Your creditors alert you to suspicious activity. You may get a call or text from a company you do business with that tells you fraudulent activity has been detected. For instance, the company that issued one of your credit cards might tell you a suspicious transaction has been attempted with your card. Take care of the immediate issue, and take steps to prevent it from happening again.

PEOPLE HELPING PEOPLE, THE CREDIT UNION WAY!