

ID Theft Checklist

If you're a victim of identity theft, follow these steps to protect yourself. As you work through this checklist, remember to keep detailed records of the people, companies, and law enforcement agencies you interact with. Use a notebook or spreadsheet to stay organized.

- Complete and submit an *ID Theft Affidavit* form.**
Salal's *ID Theft Affidavit* can be found at [SalalCU.org/Forms](https://www.salalcreditunion.org/forms). Submit your *ID Theft Affidavit* form by email to Fraud@SalalCU.org, fax it to **206.260.7320**, at a **Salal branch**, or by mail to **ATTN: Fraud Department, PO Box 75029, Seattle, WA 98175-0029**.
- Place a fraud alert on your Social Security number.**
 - Equifax: **800.685.1111** ([Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services))
 - Experian: **888.397.3742** ([Experian.com/help](https://www.experian.com/help))
 - TransUnion: **888.909.8872** ([TransUnion.com/credit-help](https://www.transunion.com/credit-help))
- Report to law enforcement.**
File a report with your local law enforcement agency. Provide as much detail as you can when completing the report. Remember to get a copy of the report after it's processed. Creditors and credit bureaus may ask for a copy of the report.
- Notify your financial institutions and/or creditors.**
Alert all your financial institutions that your identity was stolen. Ask them to put a note or a security code on your account(s). Close any accounts or cards that were compromised. Also, consider opting out of online banking features you don't use to reduce the risk of future ID theft.
- Review your credit reports.**
Regularly review your credit reports for any accounts or activities you don't recognize. Check the personal information section to make sure all info is correct. Contact the credit bureau to correct any errors. Salal members can check their credit score and credit report anytime for free with **SavvyMoney** in digital banking.
- File a complaint with the Federal Trade Commission.**
You can do this online at [IdentityTheft.gov](https://www.identitytheft.gov). Save a copy of the complaint report for your records, as you may need to share it with creditors and/or credit bureaus.
- Notify the credit bureaus in writing.**
Send each credit bureau a letter explaining what information you're reporting as identity theft, along with a copy of your FTC Identity Theft Complaint Report and proof of identity.
For more information and a sample letter visit [IdentityTheft.gov/Steps](https://www.identitytheft.gov/steps).
 - Equifax: **PO Box 105069 Atlanta, GA 30348-5069**
 - Experian: **PO Box 9554, Allen, TX 75013**
 - TransUnion: **PO Box 2000, Chester, PA 19022**
- If your driver's license or other ID was stolen.**
Contact your local DMV to report the theft. For a stolen passport, notify the State Department ASAP at [USA.gov/Lost-Stolen-Passport](https://www.usa.gov/lost-stolen-passport).
- If mail was stolen or an identity thief has changed your address.**
Alert the Postal Inspector's office to report the incident. They may ask you to provide a copy of your police report and/or *ID Theft Affidavit*. To find your nearest Postal Inspector's office, go to [USPIS.gov](https://www.uspis.gov).
- Consider adding an extended fraud alert or credit freeze with credit bureaus.**
They can help prevent further misuse of your personal information. To understand the important differences and how to request one visit [ftc.gov/idtheft](https://www.ftc.gov/idtheft).

We're Here to Help

If you have any questions or need help filling out the affidavit, call **206.298.9394** or **800.562.5515** (M–F, 8 a.m.–5:30 p.m. PT; Sat: 10 a.m.–2 p.m. PT).