

## Identity Theft

Identity theft occurs when someone gets your sensitive personal information to commit fraud. A victim of identity theft will face many problems like money loss, bad credit history records, bad reputation, and legal and lawyer fees.

Sensitive personal information includes:

- person's name and/or address
- date of birth
- Social Security number
- driver's license number
- credit card and bank account numbers
- phone numbers
- biometric data like fingerprints and iris scans.

To help prevent Identity theft, Pinnacle Credit Union recommends that you review your account statements periodically.

You can login into your Online Banking account at any time and review your account(s) for any suspicious transactions. Immediately report any suspicious activity to us by calling 404-888-1648 and select the option for Savings/Checking information.

For your convenience, you can download and install the Pinnacle mobile app on your smart phone so can have all your banking information at your fingertips 24/7.

Download the apps from here:

[IOS](#)

[Android](#)

### Credit Reporting Agencies

If you suspect that you have been a victim of fraud, immediately place a fraud alert on each of the Credit Report Agencies (CRA) to put your creditors on notice that you may be a victim of fraud.

This link to the Federal Trade Commission will provide you with instructions on how to place a fraud alert and other guidelines to assist identity theft victims:

<https://www.consumer.ftc.gov/articles/pdf-0119-guide-assisting-id-theft-victims.pdf> (page 7)

Pinnacle Credit Union recommends that you obtain a credit report every year to make sure that there are no suspicious under your social that you do not recognize. Reviewing credit reports helps you catch signs of identity theft early.

You can obtain your credit report annually from the Credit Report Agencies for free by following this link:

<https://www.annualcreditreport.com/index.action>

## **Federal Trade Commission**

The Federal Trade Commission published the following guidance regarding steps that you can take to protect against identity theft:

<https://www.consumer.ftc.gov/features/feature-0014-identity-theft>