

Fraud & Identity Theft Resolution Checklist

Report fraudulent activity immediately to the relevant financial institutions:

- ✓ Thrivent Financial: 800-THRIVENT (800-847-4836), Thrivent Financial Bank (866-226-5225).
- ✓ Contact all other financial institutions' fraud departments where your accounts may be compromised.

If the problem is large and extends to multiple accounts (e.g., if you are the victim of identity theft), consider the following:

Report the crime to your local police department.

- ✓ Provide them with as much detail as possible.
- ✓ Request a copy of the report.
- ✓ Keep a record of your conversation (see Worksheet A) including the case number.

Report the fraudulent activity to the Federal Trade Commission (FTC).

- ✓ Call 877-ID THEFT (877-438-4338) or online at www.consumer.gov/idtheft.
- ✓ Keep a record of your interaction (see Worksheet A).

Contact the major credit reporting agencies.

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|----------------|--------------|--|
| • Equifax: | 888-766-0008 | www.equifax.com |
| • Experian: | 888-397-3742 | www.experian.com |
| • Trans Union: | 800-680-7289 | www.transunion.com |

- ✓ Tell them you are a victim of identity theft.
- ✓ Request a free copy of your credit report.
- ✓ Ask them to place a fraud alert on your records requiring you to be contacted to approve any new credit requests for 90 days.
- ✓ Keep a record of your interaction with each (see Worksheet A).

Review your credit reports in detail when you receive them.

- ✓ Look for any fraudulent accounts which were opened.
- ✓ Provide copies to the police if requested. Black out items not related to the fraudulent activity.

Contact creditors where any fraudulent accounts were opened.

- ✓ Tell them you are the victim of identity theft.
- ✓ Ask that these accounts be "closed at consumer's request."
- ✓ Ask them to send written verification that the account was closed and that it will be removed from your credit file.
- ✓ They may ask you to submit a fraud affidavit. If so, the financial institution will provide you a copy of the fraud affidavit they want you to complete. You may also be asked to use the affidavit provided on the FTC website (www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf).
- ✓ If you open any new accounts, be sure to establish a new, secure password. Do not use parts of your Social Security number, your mother's maiden name or other easily identifiable information.
- ✓ Keep a record of all conversations (see Worksheet A).

- Follow up with the credit reporting agencies via mail.
 - ✓ Repeat what you told each one on the phone (see above).
 - ✓ Report any new information you have discovered.
 - ✓ Keep records of this contact as well (see Worksheet A).

Additional Tips

- ✓ Send correspondence by certified mail, return receipt requested.
- ✓ Keep copies of everything pertaining to your case.
- ✓ Track any expenses (mail, photocopies, etc.).

Worksheet A: Contact Log

Use the worksheet below to record your interactions (phone, mail, website submissions) for all related parties. A few are listed to get you started.

Organization	Date Contacted	Method of Contact & Name (if applicable)	Notes
Thrivent Financial 800-THRIVENT (800-847-4836)			
Thrivent Financial Bank 866-226-5225			
Local Police			
Equifax 888-766-0008 www.equifax.com			
Experian 888-397-3742 www.experian.com			
Trans Union 800-680-7289 www.transunion.com			
Federal Trade Commission (FTC) 877-ID THEFT (877-438-4338) www.consumer.gov/idtheft			



Appleton, Wisconsin • Minneapolis, Minnesota
Thrivent.com • 800-THRIVENT (800-847-4836)