

Identity Theft—What you need to know

Identity theft resolution

Taking Action 4: Fraud And Identity Theft Resolution Checklist

- Report fraudulent activity immediately to the relevant financial institutions:
 - Thrivent Financial for Lutherans: 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 at various institutions, 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 Taking Action 5), including the case number.
- Report the fraudulent activity to the Federal Trade Commission (FTC).
 - Call 877-ID THEFT (877-438-4338) or go online to www.consumer.gov/idtheft.
 - Keep a record of your interaction (see Taking Action 5).
- Contact the major credit reporting agencies.

Equifax: 888-766-0008 www.equifax.com
Experian: 888-397-3742 www.experian.com
TransUnion: 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 Taking Action 5).
- Review your credit reports in detail when you receive them.
 - Look for any fraudulent accounts that 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 (<http://www.ftc.gov/opa/2002/02/idtheft.shtm>).
 - 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.
- Follow up with the credit reporting agencies via a letter, summarizing your initial phone conversation and reporting any new discoveries/information. Keep a copy of this letter.

Additional tips

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

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Taking Action 5: Fraud and Identity Theft Resolution 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			
TransUnion 800-680-7289 www.transunion.com			
Federal Trade Commission (FTC) 877-ID THEFT (877-438-4338) www.consumer.gov/idtheft			
Social Security office 800-772-1213 www.ssa.gov			