



Fraud and ID Theft Resolution Checklist

Put a ✓ when the item is completed.

Report fraudulent activity immediately to the relevant financial institutions:

- Thrivent Financial: 800-847-4836, Thrivent Federal Credit Union (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 (on the next page), including the case number.

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

- Got to www.ftc.gov/idtheft to complete an online complaint form.
- Keep a record of your interaction (on the next page).

Contact the major credit reporting agencies.

Equifax: 800-525-6285 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 (on the next page).

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/bcp/edu/resources/forms/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 so you can refer to them, if needed.

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.

Tips

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

RESOLUTION CHECKLIST

Fraud and ID 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 and Name (if applicable)	Notes
Thrivent Financial 800-847-4836			
Thrivent Federal Credit Union 866-266-5225			
Local Police			
Equifax 800-525-6285 equifax.com			
Experian 888-397-3742 www.experian.com			
TransUnion 800-680-7289 www.transunion.com			
Federal Trade Commission (FTC) www.ftc.gov/idtheft			
Social Security Office 800-772-1213 www.ssa.gov			