



# Resolution Checklist

Have you been or do you suspect you've been the subject of fraud or ID theft? Use this handy checklist to help you resolve your issues. Put a check mark when the item is completed.

## Report fraudulent activity immediately to the relevant financial institution:

- Thrivent: 800-847-4836
- Thrivent 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 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.identitytheft.gov](http://www.identitytheft.gov) 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](http://www.equifax.com)  
**Experian:** 888-397-3742 [www.experian.com](http://www.experian.com)  
**TransUnion:** 800-680-7289 [www.transunion.com](http://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
- Keep a record of your interaction (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 accounts were closed and that they 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.
- 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.

## Contact the Internal Revenue Service (IRS)

- Reference the Taxpayer Guide to Identity Theft at [www.irs.gov/newsroom/taxpayer-guide-to-identity-theft](http://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft).



### Tips

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

## 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
<b>Thrivent</b> 800-847-4836			
<b>Thrivent Credit Union</b> 866-226-5225			
<b>Local Police</b>			
<b>Equifax</b> 800-525-6285 www.equifax.com			
<b>Experian</b> 888-397-3742 www.experian.com			
<b>TransUnion</b> 800-680-7289 www.transunion.com			
<b>Federal Trade Commission (FTC)</b> www.identitytheft.gov			
<b>Social Security Office</b> 800-772-1213 www.ssa.gov			

