

Unemployment Benefits Fraud Reporting

Place fraud alert on credit file at Experian or at one of the other two major credit reporting agencies, Equifax and TransUnion.

A fraud alert tells creditors to contact Member/Employee before they open any new credit accounts or make changes to Member/Employee's existing accounts.

Once the fraud alert has been placed with Experian, a notification will be sent to the two other credit reporting agencies on Member/Employee's behalf.

If Member/Employee opts to place a fraud alert with any of the three credit bureaus they can be contacted as listed below:

- Experian 1-888-397-3742; www.experian.com
- Equifax 1-800-525-6285; www.equifax.com
- TransUnion 1-800-680-7289; www.transunion.com

If Member/Employee suspects any fraudulent activity, Member/Employee should contact law enforcement

- Including the Federal Trade Commission (FTC).

Federal Trade Commission's website, www.ftc.gov. Recommending a review of the FTC's guide, "Take Charge: Fighting Back Against Identity Theft" at <http://www.consumer.ftc.gov/features/feature-0014-identity-theft> or call the identity theft hotline at the FTC at (877) IDTHEFT (1-877-438-4338).

Member/Employee may request a free credit report.

- Every consumer can receive one free report every 12 months from each of the three national credit bureaus.
- Member/Employee should remain vigilant about suspicious activity and check their credit reports periodically over the next 12 to 36 months, looking for inquiries from companies Member/Employee has not contacted, accounts Member did not open, and debts on Member/Employee's accounts that Member/Employee cannot explain.

Unemployment Benefits Fraud Staying Safe

Three-Tiered Plan to Defend Yourself:

- **Free Tools:** Visit www.annualcreditreport.com every four months to obtain a credit report from a different one of the three major reporting agencies, and sign up for any no-cost service your bank or credit card issuer has for notifying you of activity in your account.
- **Warn Lenders:** Place a free 90 day fraud alert on all of your credit reports by contacting Experian, TransUnion, or Equifax. For confirmed identity-theft victims, alerts last seven years.
- **Lock Down Credit:** For top security, freeze your credit through notification to each of the three major credit bureaus, costing up to \$30 to place a freeze and \$12 to lift it. Opening new lines of credit will require your password.