

# Fraud Assistance - **FAQ**

**Q. What is Fraud Assistance?**

- A. Our Fraud Assistance service provides members with access to a highly trained team of specialists who are ready to provide assistance when a member has been a victim of identity theft.

**Q. What services will I receive with Fraud Assistance?**

- A.
- Access to a team of highly trained identity theft specialists to guide you through the fraud resolution process.
  - If you have been a victim of identity theft, you will be assigned a caseworker to assist in the process of restoring your identity profiles and credit records. If necessary, the caseworker will also assist in contacting appropriate institutions.
  - Victims will receive a Personalized Fraud Resolution Kit that includes educational information, government agency contact information, an activity log to track your case, personalized letters to send to credit bureaus and financial institutions as well as instructions on how to file a police report and how to place fraud alerts with credit bureaus.

**Q. Is this Insurance?**

- A. No. This benefit does not contain Identity Theft Insurance.

**Q. What should I do if I think I have been a victim of identity theft?**

- A. Call the toll-free number on your Membership ID Card found in your New Account Kit.

**Q. What should I keep copies of?**

- A. Keep copies of all documents related to the fraud. The assigned caseworker will keep a backup file for the member upon request. Simply send a copy via first-class mail. In addition to keeping copies of each, you should also keep an activity log to document all activity pertaining to your case. Please note that an activity log will be included in the Personalized Fraud Resolution Kit you receive from the caseworker.

**Q. How long should I keep copies?**

- A. Indefinitely. Identity fraud issues can resurface at any time in the future. Saving your information will help save time in resolving any issues that may arise.

**Q. What are the national credit reporting agencies and how do they affect me?**

- A. There are three major national credit reporting agencies: Experian, TransUnion, and Equifax. All three keep detailed records of financial status and any place you may have lived. When applying for a new line of credit, the credit issuer consults the credit reporting agencies to determine if your credit is in good standing. In theory, all three agencies should have the same information. However, because errors do occur, and because not all creditors report to all three credit reporting agencies, the information can differ among them, which is why it is so important to contact all three.