

Identity Theft Protection

At CommunityAmerica, our goal is to provide members with the resources and information needed to keep you, your financial accounts, and your personal information secure. Check out the steps below for guidance on preventing and recovering from identity theft.

Complete an Identity Theft Report

- Visit www.identitytheft.gov to file an identity theft report and create a recovery plan. Retain a copy for your records.

Review and Freeze Your Credit Reports

- Visit www.annualcreditreport.com to pull your free, annual credit reports.
- Protect your credit reports by:
 - Adding a fraud alert that requires additional identity verification.
 - Placing a freeze to avoid credit being pulled without verification.
- Review your credit reports for unauthorized inquiries or accounts.
- Dispute any discrepancies directly through the credit bureaus.



Review and Freeze ChexSystems Report

- Visit www.chexsystems.com to pull your free, annual ChexSystems report.
- Protect your report by:
 - Adding a security alert to require additional identity verification.
 - Placing a security freeze to avoid ChexSystems reports being pulled without verification.

Notify Financial Institutions

- Contact all financial institutions in which you have accounts as soon as you suspect being an identity theft victim.
 - Request additional security be added to your account(s) such as security questions, passwords, account alerts, or multi-factor authentication.
 - Review your accounts for any unauthorized activity and report findings immediately.

Update Login Credentials

- Update your usernames and passwords on a regular basis to something unique and not previously used.

IRS Identity Protection Pin

- Visit www.irs.gov to obtain an Identity Protection (IP) Pin to prevent someone else from filing a tax return using your SSN or ITIN.

Register my Social Security Account

- Visit www.ssa.gov to register your my Social Security account to prevent threat actors from obtaining income history, ordering replacement social security cards, or filing benefits in your name.

If you have any questions or concerns about identity theft or fraud protection in general, please give us a call at 913.905.7000 or visit CommunityAmerica.com/Fraud-Prevention or your closest branch.