



Identify theft and fraud can happen at any time. Your account information and security is important to us, and Ewa FCU is committed to protecting your assets. However, there are a few things you can do to protect yourself. Here are a few tips and resources for you to keep your assets safe.

The Federal Trade Commission recommends that after a data breach to do the following:

- **Check your credit reports** from Equifax, Experian and TransUnion – for free – by visiting [annualcreditreport.com](http://annualcreditreport.com). Accounts or activity that you don't recognize could indicate identity theft. Visit [IdentityTheft.gov](http://IdentityTheft.gov) to find out what to do.
- **Consider placing a credit freeze on your files.** A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts.
- **Monitor your existing credit card and bank accounts closely** for charges you don't recognize.
- If you decide against a credit freeze, **consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.
- **File your taxes early** – as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.