



## WBA News Detail

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### **Consumer Alert: Has Your Credit/Debit Card Been Comprised? Protect Yourself**

*Actions to take if you are a victim of data breach at a retail store*

*WBA Press Release, December 19, 2013*

(MADISON) – The Wisconsin Bankers Association offers the following suggestions for consumers who believe their credit card or debit card information has been compromised due to a data breach at a retail store.

Actions to take when you are not sure if your information has been compromised:

1. Check your accounts via online services provided by the bank or credit card provider. If you don't have access to or haven't set up an online account, you can call the company directly for assistance in reviewing your accounts. Consumers should be looking for any discrepancies in their purchasing habits.
2. Monitor your accounts closely and frequently. Balance your checkbook monthly and match credit card statements with receipts. By viewing accounts online and checking throughout the month consumers are able to identify possible problems sooner.
3. Review your credit report every three or four months. You are entitled to one free credit report from each of the three major credit bureaus per year. Request a single report from one of the bureaus every three or four months. By staggering these requests, you will be able to monitor your credit throughout the year.

Actions to take when you know your credit card information has been compromised:

1. Contact the security departments of your creditors or bank to close the account. Explain that you are a victim of identity theft and this particular card or account has been compromised. Ask them to provide documentation that the account has been closed. You should also follow up with a letter to the agency documenting your request.
2. Contact via phone the three major credit bureaus (Equifax, Experian, and Trans Union) immediately to request a fraud alert be placed on your file. Once again, explain that you are a victim of identity theft and ask that they grant no new credit without your approval. Again, follow up with a letter to the agency documenting your request.
3. File a report with your local police department and request a copy of the report. This is good documentation to have on hand to prove your identity has been stolen as you begin the process of restoring your credit and good name.
4. Document all of your actions and keep copies of everything.

Whether you are sure or unsure your financial information has been compromised, one of your first calls should be to your bank. Your bank has a variety of resources available to customers that can help with situations like these. Their staff is knowledgeable and more than willing to help.

Contact information for the three major credit bureaus.

Equifax

Order credit report: 800-685-1111

Report fraud: 800-525-6285

[www.equifax.com](http://www.equifax.com)

Experian

Order credit report: 888-397-3742

Report fraud: 888-397-3742

[www.experian.com](http://www.experian.com)

Trans Union

Order credit report: 800-888-4213

Report fraud: 800-680-7289

[www.tuc.com](http://www.tuc.com)