



In 2003, Congress passed the Fair and Accurate Credit Transactions Act (FACTA), guaranteeing every citizen the right to obtain their credit report FREE each year. After receiving a copy of your credit report, if you would like Monroe County Community Credit Union help decipher and evaluate your credit score, or you need assistance on improving your credit score, just contact your local MCCCU branch! Obtaining your credit report is an important step in protecting against identity theft.

To Obtain Your FREE Credit Report

Visit <http://www.annualcreditreport.com> or by phone: (877) 322-8228. You will go through a simple verification process over the phone.

The following links will provide you with excellent information on the subject of Identity Theft. Protect yourself by becoming familiar with this criminal activity and tips on how to avoid being a target. Find out "How Bad People Get Good Credit":

On Guard Online: This is our federal government's website designed to help you be safe, secure and responsible online. By viewing this website first, you will find many of the same links are available there as also provided below!

<http://onguardonline.gov/>

Federal Trade Commission

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html>

United States Dept. of Justice

<http://www.cops.usdoj.gov/Default.asp?Item=1638>

United States Postal Service

<https://postalinspectors.uspis.gov/investigations/MailFraud/fraudschemes/mailtheft/IdentityTheft.aspx>

The President's Task Force on Identity Theft

<http://www.idtheft.gov/>

U.S. Secret Service

<http://www.secretservice.gov/>

Federal Deposit Insurance Corporation

<http://www.fdic.gov/consumers/>