

# Detecting identity theft early is key

Identity theft may not be something that you worry about on a daily basis, but it is important to know that the number of identity fraud victims is on the rise<sup>1</sup>. U.S. consumers lost \$16 billion to identity theft in 2016<sup>2</sup>, and recent events suggest that figure could go up in 2017.

With more than one major data breach recently making national news, consumers are understandably concerned about the security of their personal information. These data breaches have the potential to put your valuable, personally identifiable information into the wrong hands, which could lead to increases in identity theft.

As identity theft continues to affect more people, one of the things you should do to help protect yourself is monitor your credit report. The good news? Because you have Discover® Identity Theft Protection, you receive alerts about activity on your credit report to help you detect potentially fraudulent activity.

## Here's how to maximize your Identity Theft Protection membership:

### 1. Review your credit bureau alerts.

Your credit report is monitored on a daily basis to detect key changes. The types of alerts you may receive include: new accounts opened in your name, new applications for credit in your name, address changes, new public records and potentially negative information, such as delinquent accounts. Please check your membership terms for further details about which of your credit reports are monitored.

### 2. If you receive an alert you don't recognize, contact a fraud resolution specialist at 1-888-829-6558.

Discover fraud resolution specialists can offer you step-by-step guidance. After gathering the facts about your situation, the fraud resolution specialist will:

- Notify the three major credit bureaus of the identity theft
- Assist with disputing the fraudulent items if and when necessary, including placing fraud alerts and assisting with file freezes
- Provide copies of all necessary letters to send to creditors, credit reporting agencies or others who may be involved
- Assist you with closing fraudulent accounts and fraudulent applications where potential fraud may have occurred

## Other Ways You Can Help Protect Yourself From Fraud

1. Switch your account on or off with Freeze it® to prevent new purchases any time you misplace your card.\*
2. Keep your mailing address, email address and phone number up to date so Discover can alert you of any suspicious activity on your card.
3. Our \$0 Fraud Liability Guarantee means you are never responsible for unauthorized transactions on your Discover® card account.

## Discover® Identity Theft Protection, is a paid membership that is optional and voluntary.

\*When you freeze your account, Discover will not authorize new purchases, cash advances, or balance transfers. However, some activity will continue including bills that merchants mark as recurring, as well as returns, credits, dispute adjustments, payments, Discover® protection product fees, other account fees, interest, rewards redemptions and certain other exempted transactions.

<sup>1,2</sup>In 2016, 15.4 million Americans were victims of identity theft, according to the Javelin Strategy & Research 2017 Identity Fraud Survey. U.S. consumers lost \$16 billion to identity theft in 2016.

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