What to do following a data breach

1. Consider changing any PIN or password used to access your financial accounts, especially if the PIN or password contains any part of your Social Security number or date of birth. Follow the best practices described above in our "Password/PIN security" section.
2. Review the guidance in our "How you can protect your accounts and identity" section.
3. Sign up or activate account alerts or electronic delivery of notices from your financial institution, if available.
4. Order copies of your credit reports from the three national credit-reporting agencies. Then, look for accuracy or indications of fraud, such as unauthorized applications, unfamiliar credit accounts, credit inquiries, or defaults and delinquencies that you did not cause. You can also sign up for credit freezes and fraud alerts.
    1. Transunion
    2. Experian
    3. Equifax

What to do if your identity has been stolen

- Visit the US Federal Government Website for detailed information to learn how to report and recover from identity theft. The site provides streamlined checklists and sample letters to guide you through the recovery process.
- Contact Venerable and your other financial institutions and credit card issuer(s) to inform them that your identity has been stolen.