WMU CAMPUS IDENTITY THEFT QUICK REFERENCE

What to Do When Someone Reports Identity Theft

If someone contacts Western Michigan University (WMU) stating that their identity was used without permission to create a student account, apply for financial aid, or obtain a university benefit, follow these steps.

1. RESPOND CALMLY AND PROFESSIONALLY

- Listen respectfully and take the concern seriously.
- Do not confirm or deny whether a student account exists or disclose any account information.
- Do not promise a particular outcome or resolution.

2. COLLECT THE CLAIMANT'S CONTACT INFORMATION

- ☐ Full legal name
- ☐ Preferred contact method; best callback number and email address
- ☐ How they learned of the potential identity theft

3. EXPLAIN NEXT STEPS TO INITIATE A CLAIM – Fraud Incident Procedures

- ☐ The individual will receive a secure OneDrive link within the next few days where they will be required to upload the following documents:
  - Identity Theft Claimant Intake Form (Appendix B)
  - Valid, unexpired government-issued photo ID (driver's license, state ID, or passport)
  - FTC Identity Theft Report - available at IdentityTheft.gov
  - Police report - filed with their local law enforcement or WMU Campus Public Safety.

4. SHARE OPTIONAL PERSONAL PROTECTION STEPS

- Place a fraud alert or credit freeze with Equifax, Experian, and TransUnion.
- Contact Federal Student Aid at **1-800-433-3243** if their FSA ID may have been misused.
- Contact the Social Security Administration at **1-800-772-1213** if their SSN may have been compromised.
- Review their credit reports at AnnualCreditReport.com.

5. REPORT THE INCIDENT TO WMU

Within one business day:

☐ Complete the Fraud Incident Report Form (Appendix A).
☐ Submit the form to the Director of Internal Audit via encrypted email at joan.beffel@wmich.edu.
☐ Document the date, time, nature of the concern, and relevant details of the initial contact.
☐ Preserve relevant emails, records, screenshots, and other evidence in accordance with university procedures.
☐ Do not contact the suspected account holder or discuss the concern with unauthorized individuals.

⚠️ **IMPORTANT: FERPA AND CONFIDENTIALITY**

Never confirm or disclose student account details without authorization. Consult General Counsel before disclosing any specific account information; an FTC Identity Theft Report or police report does not automatically authorize disclosure.