

Identity Theft - If it Happens to You

Once you discover you are a victim of identity theft you should do the following:

- **Credit Bureaus** - Immediately call the fraud units of the three credit reporting companies (Experian, Equifax and TransUnion). Report the theft of your credit cards or numbers. Ask that your account be flagged. Also, add a victim statement to your report, up to 100 words. ("My ID has been used to apply for credit fraudulently. Contact me at (your telephone number) to verify all applications.") Be sure to ask how long the fraud alert is posted on your account and how you can extend it if necessary. Be aware that these measures may not entirely stop new fraudulent accounts from being opened by the imposter. Ask the credit bureaus in writing to provide you with a free copy every few months so you can monitor your credit report. Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureaus to remove the inquiries that have been generated due to the fraudulent access. You may also ask the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disrupted and erroneous informations (two years for employers).
- **Creditors** - Contact all creditors immediately with whom your name has been used fraudulently - both by phone and in writing. Get replacement cards with new account numbers for your accounts that have been used fraudulently. Ask that old accounts be processed as account closed at consumer's request. This is better than "card lost or stolen." When the statement is reported to credit bureaus, it can be interpreted as blaming you for the loss. Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report any fraud immediately to credit grantors.
- **Law Enforcement** - Report the crime to the law enforcement agency with jurisdiction in your area. Give them as much documented evidence as possible. Get a copy of the police report. Keep the report number of your police report handy and give it to creditors and others who require verification of your case. Credit card companies and banks may require you to show the report to verify the crime. Also, contact the Federal Trade Commission at (877) IDTHEFT or (877) 438-4338.
- **Stolen Checks** - If you have checks stolen or bank accounts set up fraudulently, report it to the check verifications companies. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account (do not use your mother's maiden name).
- **ATM Cards** - If your ATM card has been stolen or is compromised, get a new card, account number and password. Do not use your old password. When creating a password, don't

use common numbers like the last four digits of your social security number or your birth date.

- **Fraudulent Change of Address** - Notify the local postal inspector if you suspect an identity thief has filed a change of address with the post office or has used the mail to commit credit or bank fraud. Find out where the fraudulent credit cards were sent. Notify the local postmaster for the address to forward all mail in your name to your address. You may also need to talk to the mail carrier.
- **Social Security Number Misuse** - Call the Social Security Administration to report fraudulent use of your social security number. As a last resort, you might want to change the number. The SS will only change it if it fits its fraud victim criteria. Also order a copy of your Earnings and Benefits Statement and check it for accuracy.
- **Passports** - If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.
- **Phone Service** - If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password, which must be used anytime the account is changed.
- **Drivers License Number Misuse** - You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the state office of the Department of Motor Vehicles to see if another license was issued in your name. Put a fraud alert on your license. Go to your local DMV to request a new number. Also, fill out the DMV's complaint form to begin the fraud investigation process. Send supporting documents with the complaint form to the nearest DMV investigation office.
- **False Civil and Criminal Judgments** - Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the district attorney's office of the jurisdiction, the State Department of Justice and/or FBI. Ask how to clear your name.

For Your Information. . .

A recent amendment to the federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months, from www.annualcreditreport.com. The Federal Trade Commission (FTC), the nation's consumer protection agency, has prepared a brochure, Your Access to Free Credit Reports, explaining your rights and how to order a free annual credit report.