

# WHAT SHOULD I DO IF I BECOME THE VICTIM OF IDENTITY THEFT

## 1. Contact the Police.

Provide documentation (i.e. debt collection letters, credit reports, ID Theft Affidavit) to prove you're a victim of identity theft. Request a report to be filed.

## 2. Contact Credit Bureaus.

Request a "Fraud Alert" be placed in your file as well as a victim's statement that asks creditors to call you before opening any new accounts or changing your existing accounts. Order a copy of your credit report from each credit bureau. Reports must be given free of charge to victims of identity theft. Review the reports to verify no fraudulent accounts have been opened in your name and that no charges were made to your existing accounts. Contact companies of unauthorized new accounts or pending inquiries immediately. Have them remove the accounts from their system.

### Equifax

Fraud Hotline - 800-525-6285

Order Report - 800-685-1111

### Experian

Fraud Hotline - 888-397-3742

Order Report - 888-397-3742

### TransUnion

Fraud Hotline - 800-680-7289

Order Report - 800-888-4213

## 3. Contact the Federal Trade Commission.

The FTC will file a report and assist you in referring complaints to appropriate entities, including major credit-reporting agencies and law enforcement agencies. Call 1-877-ID-THEFT (1-877-438-4338)

## 4. Contact Creditors, Financial Institutions, or Utilities.

Ask if they have their own fraud dispute forms, if not, ask if your ID Theft Affidavit is sufficient. Close old accounts and open new accounts using new PINs and Passwords.

If your checks have been stolen or misused, contact the major check verification companies directly to request retailers who use their databases not to accept your checks.

TeleCheck: 800.710.9898

Certegy, Inc.: 800.437.5120

International Check Services: 800.631.9656

If your checks have been stolen or misused, you can find out if the identity thief has been passing bad checks in your name by calling SCAN at 800-262-771.

## 5. Contact Postal Service if mail has been stolen.

## 6. Contact Social Security Administration if your SSN has been stolen.

The hotline number to call is 800.269.0271.

## 7. Contact Department of Motor Vehicles

Contact the DMV if you believe someone is trying to obtain a driver's license or identification using your name and information.

### *Additional Tips to Help Organize Your Case*

- *Write down names of who you talked to, what they said, and the conversation date.*
- *Follow up in writing. Use certified mail, return receipt requested.*
- *Keep copies of all correspondence.*
- *Do not send originals of documentation.*
- *Keep old files even after your case is closed*