

Identity Theft

Recommended Actions

Here are suggested actions recommended by the Federal Trade Commission and Equifax that you should take immediately if you suspect you are a victim of identity theft. Keep a detailed record with the details of your conversations and copies of all correspondence. Full details can be found on their websites at

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html>

Call the Police

Report the crime to the police or sheriff's department that has jurisdiction in your case and request a police report. Though the authorities are often unable to assist you, a police report may be necessary to help convince creditors that someone else has opened an account in your name. You also can check with your state Attorney General's office to find out if state law requires the police to take reports for identity theft. Check the Blue Pages of your telephone directory for the phone number or check www.naag.org for a list of state Attorneys General.

Contact The Federal Trade Commission

You can file a complaint with the FTC using the online complaint form; or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Be sure to call the Hotline to update your complaint if you have any additional information or problems. The FTC does not resolve individual consumer problems itself, but your complaint may lead to law enforcement action.

Contact the three Credit Reporting Agencies. Have one of the agencies put a fraud alert on your file, which will aid in preventing new credit accounts from being opened without your express permission.

TransUnion:

1-800-680-7289

www.transunion.com

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Equifax:

1-800-525-6285

www.equifax.com

P.O. Box 740241, Atlanta, GA 30374-0241

Experian:

1-888-EXPERIAN (397-3742)

www.experian.com

P.O. Box 9532, Allen, TX 75013

Once you place the fraud alert in your file, you're entitled to order one free copy of your credit report from each of the three consumer reporting companies, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports. Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

Close Your Accounts That Have Been Tampered With

Close the accounts that you know, or believe, have been tampered with or opened fraudulently. Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

Read More About Identity Theft and Credit Fraud

If you want to know more about identity theft and credit fraud, the following nonprofit Web sites are excellent sources of information and additional contact information.

US Government's Web site for identity theft

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

FTC consumer complaint form

https://www.ftccomplaintassistant.gov/FTC_Wizard.aspx?Lang=en

US Department of Justice

<http://www.usdoj.gov/criminal/fraud/idtheft.html>

Social Security Administration/Office of the Inspector General Fraud Website

<http://www.ssa.gov/oig/hotline/index.htm>

US Secret Service: What to do if you're a victim of identity theft

<http://www.secretservice.gov/faq.shtml#faq12>