



Checklist: Actions to Take if You Become a Victim of Identity Theft

- ❑ Obtain a current copy of your credit report and verify the accuracy of the file information. Federal law allows consumers to obtain a free credit report once every 12 months by visiting www.AnnualCreditReport.com.
- ❑ Contact all creditors with whom your name or identifying information has been fraudulently used. If your existing accounts have been used, get replacement cards with new account numbers; and request that old accounts be processed as “account closed at customer’s request.”
- ❑ Contact all financial institutions where you have accounts that an identity thief has taken over, or that have been created in your name but without your knowledge. You may need to cancel those accounts, place stop-payment orders on any outstanding checks that may not have cleared, and change your ATM card, account, and PIN.
- ❑ Immediately report the situation to one of the three credit reporting bureaus – Equifax, Experian, or TransUnion (contact information below). If you notify one of these bureaus that you are a victim of identity theft, it will notify the other two. Ask that your file be flagged with a **fraud alert**. Each credit bureau will mail you a free credit report once you have called them to flag your file with a fraud alert.

Equifax PO Box 105069 Atlanta, GA 30348 www.equifax.com Phone: (800) 525-6285	Experian (formerly TRW) PO Box 9532 Allen, TX 75013 www.experian.com Phone: (888) 397-3742	TransUnion PO Box 6790 Fullerton, CA 92834 www.transunion.com Phone: (800) 680-7289
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- ❑ File a complaint with the Federal Trade Commission (FTC). The FTC is the federal clearinghouse for complaints by victims of identity theft. The Commission assists victims of identity theft by providing them with information to help resolve the financial and other problems that can result from identity theft.
- ❑ Report the crime to your local police department. You also may need to report it to the police departments where the crime occurred. Give them as much documented evidence as possible. Make sure the police report lists the fraud accounts.

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- ❑ If you have had checks stolen or bank accounts set up fraudulently, report it to the appropriate check verification companies. Your bank branch should be able to provide you with a fraud affidavit. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers.
 - ❑ If your ATM or debit card has been stolen, report it immediately. Obtain a new card, account number, and PIN. When creating a PIN, don't use common numbers like the last four digits of your Social Security number or your birth date.
 - ❑ Contact the Social Security Administration to report fraudulent use of your SSN for welfare or Social Security benefit fraud. Note that they do not handle cases of financial or criminal identity theft.
 - ❑ You may need to change your driver's license number if someone is using your license number as ID on bad checks or for other types of fraud. Call the state office of the Department of Motor Vehicles (DMV) to see if another license was issued in your name. Go to your local DMV to request a new number.
 - ❑ Make notes of everyone to whom you speak. Ask for names, department names, phone extensions, and record the date you spoke with them. Keep all notes and letters together in case they are needed in the future.
 - ❑ Do not pay any bill or portion of a bill that is a result of fraud. Do not cover any checks that were written or cashed fraudulently. Do not file for bankruptcy. Your credit rating should not be permanently affected and no legal action should be taken against you.

Sources:

Federal Trade Commission

Identity Theft Resource Center