

What to do if you are a Victim of Identity Theft

If you take action quickly, you can stop an identity thief from doing more damage. Follow these steps as soon as possible:

1. Place an Initial Fraud Alert

Three national credit reporting companies keep records of your credit history. If someone has misused your personal or financial information, call **one** of the companies (Equifax, Experian or TransUnion) and ask for an initial fraud alert on your credit report. A fraud alert is free. You must provide proof of your identity. **By law the company you call must tell the other companies about your alert.**

- Equifax Fraud Alert: equifax.com 1-888-766-0008
- Experian Fraud Alert: experian.com 1-888-397-3742
- TransUnion Fraud Alert: transunion.com 1-800-680-7289

An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit. **The initial alert stays on your report for at least 90 days.** Be sure to verify that the credit reporting companies have your current contact information on file.

If you know which of your accounts have been tampered with, contact the related businesses and talk to someone in their fraud department. Follow up in writing. **Send letters by certified mail; return receipt** to create a record.

2. Order your credit reports

Now that you've placed an initial fraud alert, **by law you're entitled to a free credit report from each of the three credit reporting companies.** Ask the company to show only the last four digits of your Social Security number on your report.

3. Review your reports and dispute errors

Your credit report is full of information about where you live, how you pay your bills, and whether you've been sued, or have filed for bankruptcy. It's important that the information is accurate and up-to-date. Check all key information, including your: name, address, Social Security Number and employers.

If you see errors on the report, **dispute the errors with the credit reporting companies and the fraud department of each business that reported an error.**

If the errors result from identity theft create an Identity Theft Report, ask the credit reporting companies and business to block the disputed information from appearing on your credit reports. The credit reporting companies must block transactions and accounts if you are an identity theft victim. As you contact businesses to make corrections, ask for copies of any documents the identity thief used to open a new account or make charges in your name.

4. Get Copies of Documents Used by the Thief

- a) Contact the business that has records of the fraudulent transactions or give written permission to a law enforcement officer to contact the company on your behalf. Record dates and names for your records.
- b) Ask for copies of documents the thief used to open new accounts or charge purchases in your name.
- c) Send details about where or when the fraudulent transactions took place.
- d) Include a copy of your Identity Theft Report or the proof the business requires, and proof of your identity. **The business must send you free copies of the records within 30 days of getting your request.** For example, if you dispute a debt on a credit card account; ask for a copy of the application and applicant's signature.
- e) Make copies to send out, keep originals in your files. Record dates you mailed items out for your records.

5. Create an Identity Theft Report

An Identity Theft Report will help you deal with credit reporting companies, debt collectors, and businesses that gave the identity thief credit or opened new accounts in your name. Use the Report to:

- Have fraudulent information removed from your credit report
- Stop a company from collecting debts that were a result of identity theft
- Place an extended fraud alert on your credit report
- Get information from companies about accounts the identity thief opened or misused

How to Create an Identity Theft Report

- a) Submit a report about the theft to the FTC *online at: ftc.gov/idtheft* or by phone at **1-877-438-4338**.
- b) Print a copy of the report. It will be called an Identity Theft Affidavit.
- c) Bring your FTC Identity Theft Affidavit when you file a police report.
- d) File a police report about the identity theft, and **get a copy of the police report or the report number. Together, your FTC Identity Theft Affidavit and your police report make an Identity Theft Report.**

Some companies want more information than the Identity Theft Report includes, or want different information. The information you need to provide depends on the policies of the credit reporting company and the business that sent the information about you to the credit reporting company.

Resolving the problems takes many calls and letters. Create a system to organize and to track your efforts.

Item	How to Track	Tips
By Phone	Create a log of all calls	<ul style="list-style-type: none">• Record the date of call, names, and phone numbers of all contacts• Prepare your questions ahead of time. Write down the answers
By Mail	Send certified mail. Ask for return receipt.	<ul style="list-style-type: none">• Use the sample letter on the FTC website or the online forms on each of the credit bureaus
Documents	Create a filing system	<ul style="list-style-type: none">• Keep all originals; send in copies of documents and reports.• Make copies of your identification to include in letters
Deadlines	Make a timeline	<ul style="list-style-type: none">• List important dates, create a calendar include:• When you file, deadline for response, follow-up dates