

IDENTITY THEFT



What should I do if I become a victim of identity theft, or my identification has been stolen?

After having filed a police report you should immediately call your bank and credit card companies. Criminals easily use checks and credit cards. By contacting your bank and credit card companies you protect yourself from charges made by others. Be prepared for banks and credit grantors to ask you to fill out fraud affidavits to be notarized or signed under penalty of perjury.

Also regularly check with your bank and credit grantors to see if anyone has attempted to use these items. Make sure that you get location, date, time and register number when available. This information may lead police to finding other evidence helpful in locating a possible subject.

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide a free credit report, upon request, once every 12 months. Obtain your report to make sure that credit has not been opened in your name. Here is the link to the site <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>.

Next contact the fraud division of the three credit reporting agencies to let them know that you have been a victim on identity theft.

- Equifax (800) 525-6285 www.equifax.com
- Experian (888) 397-3742 www.experian.com
- Trans Union (800) 680-7289 www.tuc.com

Request that each of these agencies place a “fraud alert” on your account. The alert means any company that checks your credit knows your information was stolen, and it has to contact you by phone to authorize new credit. Note that you will no longer be able to open up “instant credit”.

The Federal Trade Commission (FTC) has created the ID Theft website with information to help you deter, detect, and defend against identity theft <http://www.ftc.gov/bcp/edu/microsites/idtheft>

You can also contact the Social Security Fraud Line at (800) 269-0271 to report misuse of your Social Security number; additional information is available at <http://oig.ssa.gov/report-fraud-waste-or-abuse>

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