

## INFORMATION FOR IDENTITY THEFT VICTIMS

If you suspect that your personal information has been hijacked and misappropriated to commit fraud or theft, take action immediately, and keep a record of your conversations and correspondence. There are three basic actions that you will want to take:

### **1 Contact the fraud departments of each of the three major credit bureaus.**

- Tell them that you're an identity theft victim. Request that a "fraud alert" be placed in your file, as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. This can help prevent an identity thief from opening additional accounts in your name.
- At that time, order copies of your credit reports from the credit bureaus. Credit bureaus must give you a free copy of your report if your report is inaccurate because of fraud; you will need to request it in writing. Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts.
- Also, check the section of your report that lists "inquiries"; where it indicates any of the company(ies) that opened fraudulent account(s), request that these "inquiries" be removed from your report.
- In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.

### **2 Contact the creditors for any accounts that have been tampered with or opened fraudulently.**

- Creditors can include credit card companies, phone companies and other utilities, banks and other lenders.
- Ask to speak with someone in the security or fraud department of each creditor. Follow up with a letter, as that is the consumer protection procedure the law spells out for resolving errors on credit card billing statements.
- Immediately close accounts that have been tampered with, and open new ones with new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or phone number, or a series of consecutive numbers. Be creative.

### **3 File a report with your local police.**

- Get a copy of the police report in case the bank, credit card company or other victim businesses need proof of the crime. Even if the police don't catch the identity thief in your case, having a copy of the police report can help you when dealing with creditors.
- You may want to contact the police in the community where the identity theft took place, to see if it is their agency's practice or policy to pursue these types of leads; it varies from department to department.

## **YOUR NEXT STEPS**

There is no question that identity thieves can wreak havoc on your personal finances, but there are some things you can do to take control of the situation:

### **STOLEN MAIL**

If an identity thief has stolen your mail to get new credit cards, bank and credit card statements, pre-screened credit card offers or tax information, or if an identity thief has falsified change-of-address forms, that is a crime. Report it to your local postal inspector. Contact your local post office for the nearest postal inspection service office or check the Postal Service website at <https://postalinspectors.uspis.gov>, under CONTACTS select Nearest Office.

### **CHANGE OF ADDRESS ON CREDIT CARD ACCOUNTS**

If you discover that an identity thief has changed the billing address on an existing credit card account, close the account. When you open a new account, ask that a password be used before any inquires or changes can be made on the account.

### **BANK ACCOUNTS**

If you have reason to believe that an identity thief has tampered with your bank accounts, checks or ATM card, close the accounts immediately. When you open new accounts, insist

on password-only access, if that is not already the bank's policy, to minimize the chance that an identity thief can violate the accounts.

In addition, if your checks have been stolen or misused, stop payment. Also contact the major check verification companies to request that they notify retailers using their databases not to accept these checks, or ask your bank if this is something they automatically do. Three of the check verification companies that accept reports of check fraud directly from consumers are:

#### **Telecheck:**

1-800-710-9898

#### **International Check Services:**

1-800-631-9656

#### **Equifax:**

1-800-437-5120

If your ATM card has been lost, stolen or otherwise compromised, cancel the card as soon as you can and get another with a new PIN.

### **INVESTMENTS**

If you believe that an identity thief has tampered with your securities investments or a brokerage account, immediately report it to your broker or account manager and to the Securities and Exchange Commission.

### **PHONE SERVICE**

If An identity thief has established new phone service in your name, is making unauthorized calls that seem to come from- and are billed to-your cellular phone, or is using your calling card and PIN, contact your service provider immediately to cancel the account and/or calling card. Open new accounts and choose new PINS.

If you are having trouble getting fraudulent phone charges removed from your account, contact your state Public Utility Commission for local service providers or the Federal Communications Commission for long-distance service providers and cellular providers at [WWW.FCC.GOV](http://WWW.FCC.GOV), or 1-888-CALL-FCC.

### **CRIMINAL**

#### **RECORDS/ARRESTS**

In rare instances, an identity thief may create a criminal record under your name. For example, your imposter may give your name when being arrested. If this happens to you, you may need to hire an attorney to help you resolve the problem. The procedures for clearing your name vary by jurisdiction.

# CHART YOUR COURSE OF ACTION

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

## Credit Bureaus – Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			

## Banks, Credit Card Issuers and Other Creditors (Contact each creditor promptly to protect your legal rights.)

Creditor	Address & Phone Number	Date Contacted	Contact Person	Comments

## Law Enforcement Authorities – Report Identity Theft

Agency/Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Federal Trade Commission	1-877-IDTHEFT				
Local Police Dept					

We are forwarding this information to help you document the reporting of ID Theft.

Kent Police Records