

Examples of Identity Theft

There are a variety of forms of personal identification that a thief may steal from you. If you believe you have been a victim of identity theft, be sure to check all of your accounts. Here's what to do if you discover someone has been abusing your accounts:

- **Stolen Checks**
If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Close your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account (not your mother's maiden name).
- **ATM Cards**
If your ATM card has been stolen or is compromised get a new card, account number and password. DO not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your birth date.
- **Fraudulent Change of Address**
Notify the local postal inspector if you suspect an identity theft has filed a change of address with the post office or has used the mail to commit credit or bank fraud. Find out where the fraudulent credit cards were sent. Notify the local postmaster for the address to forward all mail in your name to your own address. You may also need to talk to the mail carrier.
- **Social Security Number Misuse**
Call the Social Security Administration to report fraudulent use of your social security number. As a last resort, you might want to change the number. The SSA will only change it if you fit their fraud victim criteria. Also, order a copy of your Earnings and Benefits statement and check it for accuracy.
- **Passports**
If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.
- **Phone Service**
If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password, which must be used anytime the account is charged.
- **Driver License Number Misuse**
You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the state or District of Columbia office of the Department of Motor Vehicles (DMV) to see if another license was issued in your name. Put a fraud alert on your license. Go to your local DMV to request a new number. Also, fill out the DMV's complaint form to begin the fraud investigation process. Send supporting documents with the complaint form to the nearest DMV investigation office.
- **False Civil and Criminal Judgments**
Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft.

Who Do I Notify if I'm a Victim of Identity Theft?

Once you discover you are a victim of identity theft you should notify the following agencies:

- **Credit Bureaus**

Immediately call the fraud unit of the three credit reporting companies—Experian, Equifax and Trans Union. Report the theft of your credit cards or numbers. Ask that your account be flagged. Also, add a victim's statement of up to 100 words to your credit report. (Something as simple as "My ID has been used to apply for credit fraudulently. Contact me at [your telephone number] to verify all applications" will work.) Be sure to ask how long the fraud alert remains posted on your account, and how you can extend it if necessary. Be aware that these measures may not entirely stop new fraudulent accounts from being opened by the imposter. Ask the credit bureaus, in writing, to provide you with a free copy every few months so you can monitor your credit report.

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureau to remove the inquiries that have been generated due to the fraudulent access. You may also ask the credit bureaus to notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information (two years for employers).

- **Creditors**

Contact all creditors immediately with whom your name has been used fraudulently—by phone and in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Ask that old accounts be processed as "account closed at consumer's request." (This is better than "card lost or stolen." When this statement is reported to credit bureaus, it can be interpreted as blaming you for the loss.) Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report it immediately to credit grantors.

- **Law Enforcement**

Report the crime to the law enforcement agency with jurisdiction in your case.

Credit Reporting Bureaus

Remember, if you have been the victim of credit fraud (15 USC §1681j(b)) or are denied credit (15 USC §1681j(c)(3)) you are entitled to a free credit report. If you are a victim of fraud, be sure to ask the credit bureaus for free copies. They will often provide them.

Credit Bureau	Address	Telephone Numbers
Equifax	Roosevelt Boulevard St. Petersburg, FL 33716-2202	<ul style="list-style-type: none">• <i>Report Fraud</i> (800) 290-8749 and write to the address• <i>Order a Credit Report</i> (800) 685-1111• <i>Opt Out of Pre-approve Offers of Credit</i> (888) 5OPTOUT or (888) 567-8688
Experian (Formerly TRW)	PO Box 101 Allen, TX 75013	<ul style="list-style-type: none">• <i>Report Fraud</i> (800) 301-7195 or (888) 397-3742 and write to the address• <i>Order a credit report</i> (888) 397-3742• <i>Opt Out of Pre-approve Offers of Credit and Marketing Lists</i> (888) 567-8688
Trans Union	PO Box 390 Springfield, PA 19064 Fraud Victim Assistance Division PO Box 6790 Fullerton, CA 92834-6790	<ul style="list-style-type: none">• <i>Report Fraud</i> (800) 680-7289• <i>Consumer Relations</i> (800) 916-8800 and write to Fraud Victim Assistance Division• <i>Order Credit Report</i> (888) 680-7293

To Report Fraudulent Use of Your Checks

Contact	Telephone
CheckRite	(800) 766-2748
CrossCheck	(800) 843-0760
Chexsystems	(800) 428-9623
Equifax	(800) 437-5120
International Check Services	(800) 526-5380
SCAN	(800) 262-7771
Telecheck	(800) 710-9898

Social Security Administration	Telephone
Report Fraud	(800) 269-0271
Order your Earnings and Benefits Statement	(800) 772-1213