



# WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT

*If you are a victim of identity theft, follow these four steps as soon as possible, maintain a detailed record of conversations, and keep copies of all correspondence.*

## 1. Place a fraud alert on your credit reports, and review your credit reports.

- a. **Equifax:** 1-800-525-6285; [www.equifax.com/](http://www.equifax.com/); P.O. Box 740241, Atlanta, GA 30374-0241
- b. **Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com/](http://www.experian.com/); P.O. Box 9532, Allen, TX 75013
- c. **TransUnion:** 1-800-680-7289; [www.transunion.com/](http://www.transunion.com/); Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Review the credit reports carefully for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. See [Correcting Fraudulent Information in Credit Reports](#) to learn how. Continue to check your credit reports periodically, especially for the first year after you discover the identity theft.

## 2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

Use the [ID Theft Affidavit](#) when disputing new unauthorized accounts.

Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. Send letters certified mail, return receipt requested, and document when received. Keep a file of correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Use passwords and PIN numbers that are discrete and random.

If the identity thief has made charges or debits on your accounts, or has fraudulently opened accounts, ask the company for the fraud dispute forms to dispute those transactions:

Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts.

## 3. File a complaint with the Federal Trade Commission (FTC).

File a complaint with the FTC using the [online complaint form](#). The Federal Trade Commission's website is a one-stop national resource to learn about the crime of identity theft. Visit:

[www.ftc.gov/bcp/edu/microsites/idtheft/consumers/resolving-specific-id-theft-problems.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/resolving-specific-id-theft-problems.html), or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Be sure to call the Hotline to update your complaint if you have any additional information or problems.

## 4. File a report with your local police or the police in the community where the identity theft took place.

Give the police a copy of your FTC ID Theft complaint form and supporting documentation. Request that the officer to sign the "Law Enforcement Report" section of your Complaint. Get a copy of the police report. It can help you deal with creditors who need proof of the crime.