

IDENTITY THEFT

Someone has taken over your identity in order to get access to your checking account and debit card, or has opened new accounts in your name. Your credit history is now ruined.

Someone obtained your information by various means. They may have obtained it from the internet, did a dumpster dive, they may have stolen your mail, or you might have lost your wallet or purse. There are many other ways to get this information.

What do they do with this information? They can drain bank accounts with electronic transfers or open bank accounts in your name. They can open credit cards or even get a loan. You might even discover when you file your income tax that your social security number has been used by someone else to file their taxes.

Here are some warning signs that you may have been a victim of identity theft:

You are denied credit, you find charges on your credit card that you didn't make, you find something wrong with your credit report or a debt collector calls you about a debt you didn't incur.

What should you do? The first thing you should do is order a FREE credit report at www.annualcreditreport.com. The next step would be to contact your local law enforcement to file a report. Law enforcement will need all the documentation paperwork that you have received for the report. If the crime occurred outside of your local jurisdiction, then a copy of the report will need to be sent to the law enforcement agency that has jurisdiction.

Close all of your accounts and notify the bank or company of the suspected identity theft. You can do it right away over the phone, but always do it in writing (certified mail with return receipt). You should then place a fraud alert on your credit report. There are 3 major companies:

EQUIFAX
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241
1-800-525-6285

EXPERIAN
www.experian.com
P.O. Box 9532
Allen, TX 7501
1-800-397-3742

TRANSUNION
www.transunion.com
Fraud Victim Assistance
P.O. Box 6790
Fullerton, CA 92834-6790
1-800-680-7289

Federal Trade Commission www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf

CHECKLIST

PLAN OF ACTION

- Filed a police report.
- Obtained a copy of your credit report.
- Identified errors and inquires you did not know about, accounts you did not open, debts you did not know about or anything else that seems wrong or out of place.
- Placed a fraud alert on your credit report.
- Closed any accounts that might have been tampered with or opened without your knowledge.
- Contacted a major credit bureau by phone and by writing to correct inaccurate information
- Filled out the FTC Identity Theft Affidavit at:
www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf
- Contacted the correct agencies to fix inaccurate information, close accounts, or report identity theft.
- Filed a complaint with the Federal Trade Commission.

DOCUMENT LIST

- Police report
- Identity theft affidavit
- Bills with fraudulent charges
- Documentation of accounts opened in your name without your consent.
- Copies of letters sent to credit bureaus and credit