

What To Do If Identity Theft Occurs

How can someone steal your identity? By taking your name, Social Security number (SSN), credit card number, or some other piece of your personal information for their use. In short, identity theft occurs when someone appropriates your personal information without your prior knowledge to commit fraud or theft.

Please see article “Account Security and Protecting Personal Information” for tips on how to prevent identity theft. If you become a victim, it is extremely important that you act immediately to stop the thief’s further use of your identity. Call your credit card issuers. Contact the fraud unit of the three credit reporting companies. Request that a “fraud alert” be placed in your file (and review the reports carefully), as well as a victim’s statement asking that creditors call you before opening any new accounts or changing your existing accounts. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient: Equifax: 1-800-525-6285 Experian: 1-888-EXPERIAN (397-3742) TransUnion: 1-800-680-7289 Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven’t contacted, accounts you didn’t open, and debts on your accounts that you can’t explain. Close any accounts that have been tampered with or established fraudulently. Call the security or fraud departments of each company where an account was opened or changed without your permission. Follow up in writing, with copies of supporting documents. Use the ID Theft Affidavit at www.ftc.gov/idtheft to support your written statement. Ask for verification that the disputed account has been closed and the fraudulent debts discharged. Keep copies of documents and records of your conversations about the theft. File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime. Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

There are several resources available.

Online: www.ftc.gov/idtheft

By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-426

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington DC 20580