

Steps to take if you are a victim of identity theft

1. File a police report.
 - a. People that are victims of identity theft are required to file a police report to dispute fraudulent transactions, correct compromised accounts, place fraud alerts with the credit bureaus and to obtain free copies of credit reports to review.
2. Obtain and complete identity theft affidavit for accounts involved.
 - a. Victims of identity theft are required to fill out an affidavit stating they did not commit the fraud.
 - i. A copy of this affidavit can be obtained at <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf> Most organizations accept this form but please confirm this before submitting it.
3. Close the account believed to have been compromised or opened fraudulently.
 - a. Victims should contact their credit card, banking and other financial institutions and close accounts that may have been compromised. Victims can work with their institution to re-establish alternate accounts.
4. Place a fraud alert with the major credit bureaus and review credit reports.
 - a. Three major credit bureaus
 - i. Equifax - <http://www.equifax.com/cs/Satellite?pagename=Home>
PO Box 740241
Atlanta, GA 30374-0241
1-800-525-6285
 - ii. Experian – <http://www.experian.com/>
PO Box 9530
Allen, TX 75013
1-888-397-3742
 - iii. Trans Union – <http://www.transunion.com/>
Fraud Victims Assistance Division
PO Box 6790
Fullerton, CA 92634
1-800-680-7289

5. Fraud Alerts

- a. Victims can place fraud alerts on their credit report to prevent the opening of any additional fraudulent accounts and to help stop fraudulent activity.
- b. Types of fraud alerts
 - i. Initial fraud alerts are active on a persons credit report for at least 90 days
 - ii. Extended fraud alerts are active for seven years and entitle the victim to receive credit reports within 12 months from each of the three national consumer reporting companies.

6. Block fraudulent information from credit report

- a. The Fair Credit Reporting Act establishes procedures for correcting information on the victim's credit report and requires the victim's credit report to be available for legitimate business needs. Consumer reporting companies will block fraudulent information from showing on the victim's report, only, if the victim sends a copy of the police report and a letter stating what information is fraudulent. The letter also needs to include the information submitted does not relate to any transaction the victim made or authorized.

7. File a complaint with the Federal Trade Commission.

- a. The victim should file a complaint with the Federal Trade Commission hotline at 1-877-438-4338 or at the following web site:

[https://rn.ftc.gov/pls/dod/widtpubl\\$.startup?Z_ORG_CODE=PU03](https://rn.ftc.gov/pls/dod/widtpubl$.startup?Z_ORG_CODE=PU03)

For more information you can visit the following web site:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/index.html>