

If you become a victim of identity theft:

- Contact your local Police Department and file a report. A police report is critical in helping victims get rid of fraudulent debts and clear up their credit reports.
- Notify banks, creditors and utilities. Close accounts that have been used by thieves. Choose new passwords and PINs for all of your accounts and don't use your Mother's maiden name as a password. Notify merchants that issued credit or accepted bad checks in your name. Use your police report or FTC affidavit as a backup.
- Call the toll-free number of any one of the three major credit bureaus to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening additional accounts in the victim's name. As soon as the credit bureau confirms the fraud alert, the other two credit bureaus will automatically be notified to place fraud alerts, and all three credit reports will be sent to the victim free of charge.

Equifax

P.O. Box 74024
Atlanta, GA 30374
800-525-6285

<http://www.equifax.com>

Experian (TRW)

P.O. Box 9532
Allen, TX 75013
888-397-3742

<http://www.experian.com>

TransUnion Corp

P.O. Box 6790
Fullerton, CA 92834
800-680-7289

<http://www.transunion.com>

•

- Close accounts that you know or believe to have been tampered with or opened fraudulently. When disputing new unauthorized accounts, many banks and creditors will accept the ID Theft Affidavit provided by the Federal Trade Commission (FTC), which will save you valuable time in the recovery process.
- File a complaint with the FTC at www.consumer.gov/idtheft or call 877-IDTHEFT (877-438-4338). Consumer complaints help make a database a better resource for law enforcement officers.
- Download a copy of Take Charge: Fighting Back Against Identity Theft, from the FTC Website that tells you how to minimize the risk of, and recover from, identity theft.
- For fraud involving stolen mail, also file a complaint with the US Postal Service at www.usps.com/postalinspectors/idtheft_ncpw.htm •Order your credit report each year. Get credit reports from all three credit bureaus and study them closely. Some victims say that it took them years to clear their credit files and that new credit was sometimes granted in their names without their permission even after fraud alerts were placed on their accounts.