

Identity Theft Checklist

According to a survey by the Federal Trade Commission, ID Theft is the fastest growing crime in America - over 9 million victims per year.

What type of information is valuable to a thief?

Name
Social Security Number
Date of Birth
Address
Drivers License
Financial Account Numbers or Cards
Passwords (mother's maiden name, father's middle name)
Telephone numbers
Biometric data

How can I tell if I may be a victim of identity theft? (Not every mail or I.D. theft results in damages)

- Monitor balances of financial accounts. Look for unexplained charges or withdrawals.
- Failing to receive bills, bank statements, or other mail. Mail may have been stolen or diverted by a change of address filed at the post office.
- Receiving credit cards for which you did not apply.
- Denial of credit for no apparent reason, especially if you have never been denied credit.
- Receiving calls from debt collectors or about merchandise or services you didn't buy.

What should I do if I find out I am a victim of I.D. theft?

Step One: Stop Imposter Activity (Someone assumes an identity for credit, benefits, services)

- **Get** a copy of your credit report from at least one of the three nationwide credit bureaus by phone but follow up the request in writing. Ask that a fraud alert be posted on your credit report. (Lasts 90 days initially; an extension is available but may require a copy of an I.D. theft report to law enforcement and possibly a fee). For a free annual report, go to <https://www.annualcreditreport.com/>. (Fair Credit Report Act)
- **Request** one report from each agency below every four months or so to maximize coverage, i.e. Equifax in January, Experian in June, and Trans Union in October. To opt out of pre-approved offers of credit, call 1-888-567-8688.
- **Review** the entire report for accounts you didn't open or any unexplained debts or inquiries on your credit report. Highlight entries that you dispute and send a letter with a highlighted copy to the reporting agency to correct within 4 business days.

Credit Reporting Agencies

Equifax –

www.equifax.com/personal/identity-theft-protection

1-800-525-6285

Experian –

www.experian.com/help/identity-theft-victim-assistance.html

1-888-397-3742

TransUnion –

www.transunion.com/fraud-alerts

1-800-680-7289 (Fraud Victim Assistance Division)

- **Close** or renumber all business/creditors accounts by asking the issuer to promptly clear your credit record, then follow-up this request up in writing. **Speak directly with the security or fraud department, NOT an account representative.** Do this within 30-60 days to avoid being held liable for false charges. Corrections must be done by the business within four business days.
- **Consider** a credit freeze which requires a written request to credit reporting agencies and possibly fees, but nobody can apply for new credit, including you.

Step Two: Report the Crime to the Federal Trade Commission & Local Law Enforcement

- **Make** an online report to the Federal Trade Commission www.ftc.gov/idtheft or call 877-438-4338 or TDD (202)326-2502. Complete an ID Theft Affidavit available in English or Spanish. Print it, sign it and keep it for future use. If calling, ask that an ID Theft Affidavit to be mailed to you. Filing this with the FTC does NOT substitute for a report to local law enforcement. The FTC cannot act on behalf of individuals. FTC is a resource for I.D. theft recovery, protection, & fraud.
- **Contact** your local police, sheriff or other law enforcement where you live to file a report. Provide a copy of the highlighted fraudulent activity on the credit report, or on any credit card or bank statements, false signatures on receipts or application forms, collection letters, and the FTC ID Theft Affidavit. Get a copy of the police report for your records.

Other federal agencies may also become involved in the investigation for I.D. theft. The websites for these agencies are:

U.S. Postal Inspection Service –

www.uspis.gov

The Internal Revenue Service –

www.irs.gov/taxpayer-advocate

1-877-777-4778 (Taxpayer Advocate)

Social Security Administration –

www.ssa.gov/fraud/

1-800-269-0271

The U.S. Department of Justice –

www.justice.gov

Step Three: Repair the Damage - On average it takes 18 months to two years to clear credit.

- **Keep** a log of all phone calls and attempts to clear up I.D. theft. Include date, time, and the person you spoke with by phone and then follow up in writing.
- **File** disputes of fraudulent activity with credit reporting bureaus and ask that disputed items be blocked or removed from your credit report. (Must be done within four business days) Notify the FTC if credit bureaus fail to block disputed items from your credit report.
- **Contact** companies where fraud or impostor accounts were opened.
- **Send** a written dispute to the fraud department along with a copy of the ID Theft Affidavit, police report, and proof of your identity
- **Close** or freeze these accounts. Request a confirmation letter that these accounts are closed or frozen
- **Request** copies of account information, applications, and other related business records

Companies must comply with a request within 30 days at no cost or a subpoena. A copy can also be sent to the law enforcement agency handling the investigation upon your request. (The Right to Obtain Documents - FCRA section 609(e).

An impostor can use personal information to obtain credit, employment, social security, medical services, IRS refunds or even avoid criminal arrest or action. If someone has assumed your identity or committed impostor fraud, then visit [IdentityTheft.gov](https://www.identitytheft.gov) for a tool kit.