

Help for Identity Theft

10 Steps to Safety: Help for Identity Theft Victims

1. Contact your primary bank or credit union

If you think you are a victim of identity theft or identity fraud, immediately contact your bank and or credit union.

2. Contact all other creditors

In addition to contacting your bank or credit union, you must also promptly contact all other banks, financial institutions, and other creditors with whom you do business and let them know your identity has been compromised. Follow up phone conversations with an email or certified letter.

3. Close accounts

Close accounts you believe were tampered with or opened fraudulently. When you open new accounts, be sure to use different Personal Identification Numbers (PINs) and passwords. Choose new, non-obvious passwords that combine numbers, letters, and symbols and are hard for thieves to guess.

4. Contact credit reporting companies

If a thief tries to get credit in your name, the potential creditor will see the fraud alert and will be required to verify your identity before issuing credit in your name. The initial alert stays on your credit report for 90 days.

Set up a fraud alert:

- A. Call one of the companies below (not all three).
 - a. Equifax: 800-525-6285 or equifax.com
 - b. Experian: 888-397-3742 or experian.com
 - c. TransUnion: 800-680-7289 or transunion.com
- B. Report that you are an identity theft victim.
- C. Ask the company to put a fraud alert on your credit file.
- D. The company you call must tell the other two companies about your alert.
Confirm that the company will contact the other two companies.
- E. Request a copy of your credit report from each of the three credit reporting companies. Provide your current contact information if they need to contact you.
- F. Mark your calendar. The initial fraud alert stays on your report for 90 days. You can renew it after 90 days.
- G. Record the dates on which you made calls or sent letters and keep copies of all letters.

5. Submit an "Identity Theft Complaint/Affidavit" with the FTC

The Federal Trade Commission (FTC) is the nation's consumer protection agency that collects identity theft information. It is important you file an identity theft complaint with the FTC. After you file your complaint, you will need a printed copy of the complaint.

To submit an identity theft complaint:

- A. Contact the FTC's Identity Theft Hotline at 877-ID-THEFT (877-438-4338)
Or:

- B. File your complaint online. Click here to learn more about submitting a complaint with the FTC. [<https://www.ftccomplaintassistant.gov>] After you submit your complaint online, print a copy.

Note: The Identity Theft Complaint prints in a legal format called an “affidavit.” Print a copy of the affidavit. You will need it in a later step.

6. File a Police Report

Complete a report about the theft at your local police department. Keep a copy of the police report in your files. Bring the following documents to the police department when filing a report:

- A printed copy of your Identity Theft Complaint Affidavit (see step 5)
- A copy of the FTC’s Law Enforcement Cover Letter. Click here to get the cover letter [ftc.gov/bcp/edu/microsites/idtheft/downloads/memorandum.pdf]
- Your driver’s license or other government-issued identification document, preferably with a photo
- Proof of residency (a document with your address), such as a copy of your phone or utilities bill, rental agreement, or payroll stub; you can black out any financial information
- Copies of your credit reports that show credit problems caused by identity theft
- Copies of any credit cards, bills, monthly statements, or collection letters you received relating to the identity theft
- Anything else that shows what happened or provides information about the theft

7. Create an Identity Theft Report

Attach your FTC Identity Theft Affidavit (the document you created in step 5) to your police report – this is your Identity Theft Report.

You need an Identity Theft Report to:

- Get fraudulent information removed from your credit report
- Stop a company from collecting debts that result from identity theft
- Place an extended fraud alert on your credit report that will stay in affect for seven years
- Get information from companies about accounts the identity thief opened or misused

8. Dispute errors with credit reporting companies

In step 4e, you requested free copies of your credit report from all three credit reporting companies. After you get your credit reports, read them carefully. Send a letter to each reporting company (Equifax, Experian, and TransUnion) explaining any mistakes you notice on existing accounts and new accounts.

In your letters, include the following information:

- You are an identity theft victim
- List the errors you found
- Include copies of documents showing the errors
- Ask the credit reporting company to remove the fraudulent information from your file

The credit reporting companies will investigate your claims. This may take a month or more. In the meantime, you must also write to the banks, retailers, credit card companies and other businesses reporting unauthorized activity on your credit report.

9. Dispute fraudulent transactions on existing accounts

Review your credit reports for fraudulent transactions on your bank accounts, retailers, utility and companies, or other businesses.

If you find a suspicious transaction:

- A. Change the password and PIN for each account immediately.
- B. Call the business to inquire about their dispute process. Tell the business you are an identity theft victim and want to dispute a transaction on an existing account. Ask if they accept your Identity Theft Report or if they require you to complete their own dispute form. If they have their own form, ask where to obtain a copy (online or by mail).
- C. Write a letter to send in along with the company's dispute form or your Identity Theft Report. Include the following:
 - a. Explain that you are an identity theft victim.
 - b. List the fraudulent transactions you found.
 - c. Ask the business to remove fraudulent information.
- D. Send in the following documents along with your letter and dispute form (or Identity Theft report):
 - a. A copy of your Identity Theft Report (or the special dispute form if required).
 - b. A copy of your credit report. (Black out any personal information that does not pertain to your dispute.)
 - c. Copies of documents that show the fraudulent transactions.
- E. Mail the letter and associated documentation disputes and keep copies of all correspondence.

10. Dispute fraudulent new accounts opened in your name

Contact the fraud department of each business that reported a new account opened in your name by an identity thief.

- A. Contact the fraud department of each business where an account was opened.
- B. Explain that you are an identity theft victim.
- C. Ask the business to close the account.
- D. Ask if they will accept your Identity Theft Report or if they require you to complete their own dispute form. If you must use their form, ask where to obtain a copy (online or by mail).
- E. Send a copy of your Identity Theft Report or the business' dispute form with an accompanying letter that requests the business to send you written confirmation of the following:
 - a. The fraudulent account is not yours.
 - b. You are not liable for the fraudulent account.
 - c. The fraudulent account was removed from your credit report.
- F. Keep copies of the letters you send and the confirmation you receive from the business. You will need these documents if you see this account on your credit report in the future.