

WHAT TO DO IF YOUR IDENTITY IS STOLEN

*In dealing with the authorities and financial institutions, **keep a log** of all conversations, including dates, times, names, and phone numbers. Note the time spent and any expenses incurred. Confirm conversations in writing. Keep copies of all letters and documents.*

The Federal Trade Commission recommends that you take the following actions **immediately**:

- ❑ Contact the fraud departments of each of the three major credit bureaus. Tell them to flag your file with a fraud alert including a statement that creditors should call you for permission before they open any new accounts in your name.

At the same time, ask the credit bureaus for copies of your credit reports. They must provide free copies of credit reports to victims of identity theft. Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to existing accounts.

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Request that the credit bureaus remove inquiries that have been generated due to the fraudulent access.

In addition, make a written request to the credit bureaus for a free copy of your record every few months so you can monitor your credit report. (However, be aware that they may charge up to \$8.50 for *subsequent* copies of your report.)

- ❑ Contact the fraud departments of creditors (e.g., credit card issuers, banks, phone companies, utilities, other lenders, etc.). Describe your identity theft problem and follow up with a letter. Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements, including charges or electronic fund transfers that you have not made.
- ❑ File a police report in the community where the identity theft took place. Keep a copy in case your creditors need proof of the crime.

- ❑ File a complaint with the Federal Trade Commission (FTC).

By phone: Toll-free 1-877-438-4338
TDD: 202-326-2502

Using Online Complaint Form:
www.consumer.gov/idtheft

NEXT, TAKE CONTROL

Although identity thieves can wreak havoc on your personal finances, there are some things you can do to take control of the situation. Here's how to handle some of the most common forms of identity theft.


- ❑ If an identity thief has stolen your mail for access to new credit cards, bank and credit card statements, pre-approved credit offers, tax information, or falsified change of address forms, report it to your local postal inspector.
- ❑ If you discover that an identity thief has changed the billing address on an existing credit card account, close the account. When you open a new account, ask that a password be used before any inquiries or changes can be made on the account. Avoid easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number. Avoid the same information and numbers when you create a Personal Identification Number (PIN).

<u>Credit Bureau</u>	<u>Report Fraud</u>	<u>Order Credit Report</u>	<u>Web Site</u>
Equifax:	1-800-525-6285	1-800-685-1111	www.equifax.com
Experian:	1-888-397-3742	1-888-397-3742	www.experian.com
Trans Union:	1-800-680-7289	1-800-916-8800	www.tuc.com

IDENTITY THEFT

WHAT TO DO




 PROVIDED BY
 CRIME PREVENTION UNIT
 RICHFIELD PUBLIC SAFETY
 6700 PORTLAND AVENUE SOUTH
 RICHFIELD, MN 55423
 612/861-9845

Credit Bureaus - Report Fraud			
Bureau	Phone Number	Date	Comments
Equifax	800-525-6285		
Experian	888-397-3742		
Trans Union	800-680-7289		

Bank & Credit Card Account Issuers (Contact each issuer to protect your rights under the Fair Credit Billing Act)			
Issuer	Address & Phone Number	Date	Comments

Law Enforcement Authorities - Report Identity Theft				
Agency	Phone Number	Date	Contact	Report #

- If your checks have been stolen, misused or bank accounts set up fraudulently, report it to the check verification companies. Put “stop payment,” on any outstanding checks. Cancel your checking and saving accounts and obtain new account numbers with password-only access.
- If it appears that someone is fraudulently using your SSN, report it to the Social Security Administration (1-800-269-0271). To check your Personal Earnings and Benefit Estimate, call 1-800-722-1213.
- If you are worried that an identity thief may be using your driver’s license and/or tarnishing your driving record, you may complete the *Confirmation of Identity Driving Record Flag* form. This “flag” will alert law enforcement officers that someone else may be using your identity. It should prevent someone from successfully using your name when dealing with law enforcement personnel. It is important for you to know that this flag may cause you inconvenience if you have contact with law enforcement personnel. For your own protection, you may want to have your MN driver’s license or identification card with you at all times. (This form can be found on the MN Department of Public Safety’s website www.dps.state.mn.us. It’s located within the Driver & Vehicle Services section under *Driver License Forms*. The flag will remain on your record until you send a written request to Driver & Vehicle Services to remove it.)