IDENTITY CRIME

WHAT TO DO IF YOU BECOME A VICTIM

1. CONTACT THE THREE MAJOR CREDIT BUREAUS to place a fraud alert and “victim statement” on your credit report. Order a copy of your report from each bureau and review for any inaccuracies.

   **EQUIFAX**
   To order your report call 800-685-1111 or online at [www.equifax.com](http://www.equifax.com)
   To report fraud call 800-525-6285 and write to: PO Box 740241 Atlanta GA 30374-0241

   **EXPERIAN**
   To order your report call 888-397-3742 or online at [www.experian.com](http://www.experian.com)
   To report fraud call 888-397-3742 and write to: PO Box 9532 Allen TX 75013

   **TRANS UNION**
   To order your report call 800-888-4213 or online at [www.transunion.com](http://www.transunion.com)
   To report fraud call 800-680-7289 and write to: PO Box 6790 Fullerton CA 92634-6790

2. REVIEW YOUR CREDIT REPORTS and close any accounts you believe have been tampered with or opened fraudulently. Review your credit reports every six months.

3. CHANGE YOUR P.I.N. numbers and passwords on existing account.

4. CONTEST all fraudulent accounts with the effected financial institution or business in writing and follow up by sending them the Federal Trade Commission’s Identity Theft Affidavit. A form Affidavit may be found on the Federal Trade Commission’s website at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

5. FILE A POLICE REPORT AND get a copy: BE PERSISTENT! The police report should identify all fraudulent activity. Under the “Police Report Initiative” the credit bureaus will accept a copy of the police report to block any fraudulent account information from appearing on your credit report.

6. CONTACT the Federal Trade Commission at 877-IDTHEFT, or online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). They will enter your complaint information into the national Identity Theft database and provide victim assistance and consumer education materials.

   Their website will also provide additional information about your rights as a victim and further explain all of the steps you will need to repair your good name.

   **REPAIRING YOUR CREDIT WILL BE A TIME CONSUMING AND FRUSTRATING UNDERTAKING**

   **KEEP A DETAILED LOG OF EVERY STEP YOU TAKE.**

   YOUR RECORDS WILL BE VALUABLE TO YOU AS YOU CONTEST ANY FRAUDULENT ACTIVITY AND JUST AS VALUABLE TO LAW ENFORCEMENT IF ANY INVESTIGATION IS CONDUCTED.