

Identity Theft Victim Checklist

Below are some “red flag” warnings that you may be a victim of identity theft:

- ◆ Calls or letters from creditors or collection agencies demanding payment for items that you never bought or for accounts that you never opened.
- ◆ Information in your credit file about accounts that you never opened.
- ◆ Calls from creditors, or potential creditors, about suspicious new accounts, a large volume of credit card activity, wire transfers, etc.
- ◆ Unauthorized withdrawals from bank accounts.
- ◆ Your wallet, purse, or cell phone is lost or stolen. Ditto for paycheck stubs and credit card receipts.
- ◆ Credit card or telephone bills do not arrive on time as regularly scheduled (your mail may have been diverted to another address).
- ◆ Replacement credit cards have not been received prior to the expiration date on previous cards.

Below are recommended steps to clear your good name with creditors and others:

- ◆ Visit www.consumer.gov/idtheft for tips on resolving identity theft problems. Download the booklet *ID Theft: When Bad Things Happen To Your Good Name* or request it by phone from the Federal Trade Commission (FTC) by calling 877-438-4338. Also visit the Privacy Rights Clearinghouse Web site www.privacyrights.org.
- ◆ Request or download a uniform affidavit form from the FTC (see above contact information), which was developed in 2002 for victims to use to report a crime. It is accepted by all three credit bureaus and over 25 major creditors, thereby eliminating the need to file separate hand-written forms with many different companies.
- ◆ Contact the Social Security Fraud Hotline at 1-800-269-0271 if your Social Security number has been misused.
- ◆ Call the “big three” credit reporting agencies: Experian (888-397-3742), Equifax (800-525-6285), and TransUnion (800-680-7289). Place a fraud alert on your file (reality check: fraud alerts are not fool proof. Unfortunately, some creditors overlook them and still open new accounts for identity thieves).
- ◆ Also request a current credit report (they’re free if you believe you’re a victim of fraud) from each credit reporting agency. Examine each report carefully for evidence of fraudulent activity. You can also add a “victim’s statement” to your credit file that describes what happened and requests that creditors contact you before opening new accounts in your name. Review your credit reports every

few months to verify that corrections were made and to look for evidence of new fraudulent activity.

- ◆ File a police crime report immediately in your hometown and/or with police in the location where your wallet was stolen, or where fraudulent charges were made. Get a copy of the police report in case your bank, credit card company or other financial institution needs proof of the crime. Be persistent if police do not seem interested in, or encouraging about, your situation.
- ◆ Send a registered letter to all creditors where fraudulent accounts have been opened. Include a copy of the police report to back up your claim. Request a letter from each creditor that acknowledges that the fraud took place and releases you from liability for fraudulent charges. Also request that they report that your previous accounts were closed “at customer request.”
- ◆ Report the loss of an ATM card, debit card, or checkbook to your bank, as well as any other account numbers that may have been stolen. Close existing bank checking and savings accounts and open new ones with new account numbers. Get a new ATM card with a new PIN number.
- ◆ Remember that changing bank account numbers will probably also require changing paycheck direct deposit arrangements, pre-authorized account withdrawals, and other types of automated deposits or bill paying (e.g., monthly car loan payments).
- ◆ Report a lost or stolen driver’s license to the state Division of Motor Vehicles and request a new license with a new number (not your Social Security number).
- ◆ Report the stealing of your mail to commit identity theft, or suspicions about falsified change-of-address forms, to your local post office inspector.
- ◆ If identity thieves have made unauthorized phone calls in your name, contact your service provider immediately to dispute the charges and establish new accounts.
- ◆ Keep copies of all correspondence with creditors and records of telephone calls (date, time, name of company and person talked to) to document your efforts to correct credit problems.
- ◆ Stay on top of things and be persistent! Cleaning up your credit file will take time and, at times, will feel like a “full time job”. According to the Privacy Rights Clearinghouse, average identity theft victims will spend about 175 hours recovering losses and cleaning up their credit history and about \$800 for photocopying, postage, phone calls, and other expenses.