

What to Do If Your Identity is Stolen

I. Place a fraud alert on your credit reports, and review your credit reports.

- Fraud alerts can help prevent an identity thief from opening any more accounts in your name.
- Once you have placed the alert on your file, you're entitled to order free copies of your credit report.
- You need to only contact one of the three credit bureaus.

II. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

- Call and talk to someone in the security or fraud department of each creditor.
- Follow-up the telephone conversation in writing, and include copies (not originals) of supporting documents. Make sure you send these letters by certified mail, return receipt requested, so you can document when the creditor's received the letter.
- Ask the creditor if you need to fill-out a fraud dispute form, or you can provide them with an "Identity Theft Report" from the police department.
- Finally, ask the company for a letter stating that they have closed the disputed actions and have discharged the fraudulent debts.

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

- When you share the information of your identity theft complaint with the FTC, you will provide important information that can help law enforcement agencies work together to track down the person's responsible for the identity theft.
- When you complete an online complaint form from the FTC and a police report; you can constitute an Identity Theft Report that entitles you to certain protections.
 - 1) The report can permanently block fraudulent information from appearing on your credit report.
 - 2) The report can ensure that debts do not reappear on your credit report.
 - 3) The report can prevent a company from continuing to collect debts that result from identity theft.
 - 4) The report can place an extended fraud alert on your credit report.

IV. File a report with your local police or the police in the community where the identity theft took place.

- Contact your local police department and tell them that you want to file a report about your identity theft.
- Try to file the report in person. If you cannot file the report in person, then ask if you can file a report over the Internet or telephone.
- If your police department will not file a report, then ask to file a "Miscellaneous Incident" report.
- Make sure you ask the police to incorporate the ID Theft Complaint into their police report. You will need to these together to dispute the fraudulent accounts and debts created by the identity thief.