

## **If you are a victim**

If you suspect that someone has used your name, Social Security number, or other personal information to get credit or a loan, the following information can help you.

### **How to Restore Your Good Name**

**Keep a record.** Because recovering from identity theft can be a long and complicated process, it's important to keep a record of all communications. Send all letters by certified mail and keep copies. If you think your case might lead to a lawsuit, keep track of how much time you spend dealing with the problem.

**Call the police.** Report the crime to the police or sheriff's department that has jurisdiction in your case and request a police report. Though the authorities are often unable to assist you, a report may be necessary to help convince creditors that someone else has opened an account in your name.

**Contact the Federal Trade Commission.** Call the FTC's identity theft hotline at 877-438-4338 and file a complaint. The FTC does not resolve individual consumer problems itself, but your complaint may lead to law enforcement action.

**Check your credit report.** Get your credit report and check for inquiries that you do not recognize and any new accounts opened in your name. Because new accounts may take up to six months to show up on the report, continue to monitor your credit report. Get the 3-in-1 Credit Report and see your credit history as reported by the three major credit reporting agencies.

**Contact the three Credit Reporting Agencies.** Have one of the agencies put a fraud alert on your file, which will aid in preventing new credit accounts from being opened without your express permission. Below is contact information for each credit reporting agency's fraud division:

#### **Equifax**

800-525-6285  
P.O. Box 740250  
Atlanta, GA 30374

#### **Experian**

888-397-3742  
P.O. Box 1017  
Allen, TX 75013

#### **TransUnion**

800-680-7289  
P.O. Box 6790  
Fullerton, CA 92634

**Freeze fraudulent accounts.** Contact the appropriate creditors, banks, phone companies, and utility companies and have them freeze the accounts. You'll probably be liable for only \$50 of the fraudulent charges, but different issuers have different policies. Most creditors promptly issue replacement cards with new account numbers.

You may also need to contact one or more of the following government bodies, each of which will inform you of the necessary procedures.

### **Mail fraud**

If you suspect that someone has changed your address with the post office or used the mail to commit identity theft, notify the US Postal Inspector .

### **Fraud using your Social Security number**

If your Social Security number has been used to commit identity theft, call the Social Security Administration at 800-772-1213. You can order a copy of your earnings and benefits statement to check whether someone has used your Social Security number to get a job or to avoid paying taxes.

### **Fraud involving your driver's license number**

If your driver's license number has been used to open accounts or verify checks, contact your state's Department of Motor Vehicles.

### **Fraud involving your passport**

Notify the U.S. State Department's Passport Services Department of the identity theft so that it can intercept anyone ordering a new passport in your name.

### **Fraud involving a business scam**

If the fraud was perpetrated as part of a business scam, contact the National Fraud Information Center at 800-876-7060.

### **Bankruptcy filed using your name**

If someone filed for bankruptcy using your name, write to the U.S. Trustee in the region where the bankruptcy was filed. A listing of the U.S. Trustee Program's Regions can be found at [www.usdoj.gov/ust](http://www.usdoj.gov/ust) , or look in the blue pages of your phone book under US Government: Bankruptcy Administration. Your letter should describe the situation and provide proof of your identity.

### **Important Contact Information**

There are a number of helpful services to help you respond if you have been a victim of identity theft. Below is a list of resources that we have compiled on your behalf.

### **Federal Trade Commission's Identity Theft Hotline**

877/ID-THEFT

**Social Security Administration's Fraud Hotline**

800-269-0271

**Equifax fraud division**

800-525-6285

P.O. Box 740250

Atlanta, GA 30374

**Experian fraud division**

888-397-3742

P.O. Box 1017

Allen, TX 75013

**Trans Union fraud division**

800-680-7289

P.O. Box 6790

Fullerton, CA 92634

**To Read More**

If you want to know more about identity theft and credit fraud, the following nonprofit Web sites are excellent sources of information and additional contact information.

**US Government's Web site for identity theft**

<http://www.consumer.gov/idtheft/>

**US Government: Know Fraud Program**

<http://www.consumer.gov/knowfraud/index.html>

**US Government: Identity theft clearinghouse**

<http://www.consumer.gov/sentinel/idtchart.htm>

**FTC consumer complaint form**

[https://rn.ftc.gov/dod/widtpubl\\$.startup?Z\\_ORG\\_CODE=PU03](https://rn.ftc.gov/dod/widtpubl$.startup?Z_ORG_CODE=PU03)

**US Department of Justice:**

<http://www.usdoj.gov/criminal/fraud/idtheft.html>

**Social Security Administration/Office of the Inspector General fraud Web site**

<http://www.oig.hotline@ssa.gov>

**US Secret Service: What to do if you're a victim of identity theft**

<http://www.treas.gov/usss/index.htm?faq.htm&1>