

What To Do If You Become A Victim Of Identity Theft

Once you suspect an identity thief has entered your life, it will take many hours and much patience to mitigate the damage and stop any further intrusion into your life. The list of actions to take, calls to make, and agencies or businesses to contact is a very long one. Most victims of identity theft spend days or weeks searching around for where to call and sometimes, only find some of the important ones by accident months later. The following list is useful as a starting point.

If you think you've become a victim of identity theft or fraud, act immediately to minimize the damage to your personal funds and financial accounts, as well as your reputation. Here's a list of some actions that you should take right away.

- Contact the Federal Trade Commission to make a report online
- By telephone toll-free at 1-877-ID THEFT (877-438-4338)
- By mail at Consumer Response Center, FTC, 600 Pennsylvania Avenue, N. W., Washington, D.C. 20580

Under the Identity Theft and Assumption Deterrence Act, the Federal Trade Commission is responsible for receiving and processing complaints from people who believe they may be victims of identity theft, providing informational materials to those people, and referring those complaints to appropriate entities, including the major credit reporting agencies and law enforcement agencies. For further information, please check the FTC's identity theft Web pages. You can also call your local FBI office (747-5195 in Spokane) or U.S. Secret Service to report crimes relating to identity theft and fraud.

You will also want to contact other agencies that apply to your personal circumstances:

- Your local office of the **Postal Inspection Service** if you suspect an identity thief has submitted a change-of-address form with the Post Office to redirect your mail, or has used the mail to commit frauds involving your identity.
- The **Social Security Administration** if you suspect that your Social Security Number is being fraudulently used (call 1-800-269-0271 to report the fraud).
- The **Internal Revenue Service** if you suspect the improper use of identification information in connection with tax violations (call 1-800-829-0433 to report the violations).

You will also next to call the fraud units of the three principal credit reporting companies:

Equifax:

1. To report fraud, call 800-525-6285 or write P.O. Box 740250, Atlanta, GA 30374-0250
2. To order a copy of your credit report, write P.O. Box 740241, Atlanta, GA 30374-0241 or call 800-685-1111. (\$8 in most states)
3. To dispute information in your report, call the phone number provided on your credit report from Equifax.
4. To opt out of pre-approved offers of credit, call 888-567-8688 or write to Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123

Experian (formerly TRW):

1. To report fraud, call 888-EXPERIAN or 888-397-3742, fax to 800-301-7196, or write to P.O. Box 1017, Allen, TX 75013.
2. To order a copy of your credit report, call 888-EXPERIAN or write to P.O. Box 2104, Allen, TX 75013. (\$8 in most states).
3. To dispute information in your report, call the phone number provided on the Experian credit report.
4. To opt out of pre-approved offers of credit and marketing lists, call 800-353-0809 or 5OPTOUT or write to P.O. Box 919, Allen, TX 75013.

TransUnion:

1. To report fraud, call 800-680-7289 or write to P.O. Box 6790, Fullerton, CA 92634.
2. To order a copy of your credit report, call 800-888-4213 or write to P.O. Box 390, Springfield, PA 19064. (\$8 in most states).
3. To dispute information in your report, call the phone number provided on the TransUnion report.
4. To opt out of pre-approved offers of credit and marketing lists, call 800-680-7293 or 888-5OPTOUT, or write to P.O. Box 97328, Jackson, MS 39238.

Also contact all creditors with whom your name or identifying data have been fraudulently used as you receive bills, statements, or other indications. For example, you would need to contact your long-distance telephone company if your long-distance calling card has been stolen or you find fraudulent charges on your bill.

Contact all financial institutions where you have accounts that an identity thief has taken over or that have been created in your name, but without your knowledge. You would want to cancel those accounts, place stop-payment orders on any outstanding checks that have not cleared, and change your Automated Teller Machine (ATM) card, account, and personal identification number (PIN).

Contact the major check verification companies if you have had checks stolen or bank accounts set up by an identity thief. In particular, if you know that a particular merchant has received a check stolen from you, contact the verification company that the merchant uses:

1. CheckRite 800-766-2748
2. ChexSystems 800-428-9623 (closed checking accounts)
3. CrossCheck 800-552-1900
4. Equifax 800-437-5120
5. National Processing Company (NPC) 800-526-5380
6. SCAN 800-262-7771
7. TeleCheck 800-710-9898