

# DMA Consumer Alert: What to Do if Your Identity Has Been Stolen

## 1. Contact the Fraud Departments of Any One of the Three Major Credit Bureaus

You only need to contact one of the three following companies to place an alert

**Equifax:** 800.766.0008 or 800.525.6285

[www.equifax.com](http://www.equifax.com)

PO Box 740241

Atlanta, GA 30374- 0241

**Experian:** 888.EXPERIAN (888.397.3742)

[www.experian.com](http://www.experian.com)

PO Box 9532

Allen, TX 75013

**TransUnion:** 800.680.7289

[www.transunion.com](http://www.transunion.com)

Fraud Victim Assistance Division

PO Box 6790

Fullerton, CA 92834-6790

- Fraud alerts can help prevent an identity thief from opening any more accounts in your name. There are two types of fraud alerts:

① **Initial Alert** – temporary - stays on your credit report for at least 90-days. You can file this alert if you suspect that you have been, or about to be, a victim of identity theft. It's usually a small scheme – wallet stolen or online scam/phishing. You are entitled to one free report from each of the three nationwide consumer reporting companies.

② **Extended Alert** – stays on your credit report for 7-years. You can file this alert if you have been a victim of identity theft and have provided the consumer reporting company with an identity theft report. You are entitled to two free credit reports within a year from each of the three nationwide consumer reporting companies. The con-

sumer reporting companies will automatically remove your name from pre-screened credit offers for five years unless you tell them explicitly to keep you on these lists.

- To place or remove either of these alerts, you will be required to provide appropriate proof of identity (i.e., SSN, name, address, etc.) as requested by the consumer reporting company.
- Any business that sees an alert on your credit report must verify your identity before issuing credit. Please make sure that you provide on your alert an easy and quick method for businesses to get a hold of you (i.e., cell phone or email address) so you don't delay receiving credit.
- Once you get your credit reports, review them carefully.
- Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.
- Check that information, such as your SSN, address(es), name or initials, and employers is correct. If you find fraudulent or inaccurate information, get it removed.
- Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

## 2. Close the Affected Accounts:

- You will need to speak with someone in the security or fraud department of each company that you know, or believe, has been tampered with or opened fraudulently.
- Prepare a list of questions to ask the representative, as well as information about your identity theft. Don't end the call until you're sure you understand everything you've been told. If you need more help, ask to speak to a supervisor.
- Write down the name and phone number of everyone you talk to, what he or she tells you, and the date the conversation occurred.
- Follow up in writing, and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

- When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information such as your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers.
- If the identity thief has made charges or debits on your accounts, or on fraudulently opened accounts, ask the company for the forms to dispute those transactions:
  - **For charges and debits on existing accounts**, ask the representative to send you the company's fraud dispute forms to dispute the fraudulent charges or debits. You should write to the company at the address given for "billing inquiries," not the address for sending your payments.
  - **For new unauthorized accounts**, ask if the company accepts the ID Theft Affidavit which a group of individuals, including credit grantors, consumer advocates and attorneys at the FTC, created to make it easier for victims of fraud to report information. The ID Theft Affidavit can be found online at: <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>. If the company will not accept the Affidavit, ask the representative to send you the company's fraud dispute forms. If the company already has reported these accounts or debts on your credit report, then you can dispute this fraudulent information and have it corrected.
- Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts. This letter is your best proof if errors relating to this account reappear on your credit report or you are contacted again about the fraudulent debt.

### 3. File a Police Report:

- Get a copy or number of the police report. It can help you deal with creditors who need proof of the crime.

### 4. File Your Complaint with the Federal Trade Commission (FTC):

- By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them.

- The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.
- You can file a complaint several different ways:
  - ✓ Online at <https://www.ftccomplaintassistant.gov/>
  - ✓ Call FTC's Identity Theft Hotline at 877.IDTHEFT (877.438.4338); TTY: 866.653.4261; or
  - ✓ Write to Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
  - ✓ Call the Hotline to update your complaint if you have additional information

### Other Resources:

- **Federal Trade Commission:** Take Charge: Fighting Back Against Identity Theft  
<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm>
- **US Postal Inspection Service:** Tips for Avoiding ID Theft and How to Report ID Theft  
<https://postalinspectors.uspis.gov/investigations/MailFraud/fraudschemes/mail-theft/IdentityTheft.aspx>
- **US Department of Justice:** What are Identity Theft and Identity Fraud?  
<http://www.justice.gov/criminal/fraud/websites/idtheft.html>
- **Federal Deposit Insurance Company (FDIC):** Identity Theft & Fraud  
<http://www.fdic.gov/consumers/theft/index.html>