

ID THEFT CHECKLIST

Keep detailed records of individuals, merchants, financial institutions, and law enforcement agencies that you have to deal with. It is suggested to keep a journal or a spreadsheet for your records.

- Place fraud alert on Social Security numbers affected
 - Equifax **888.766.0008** (equifax.com)
 - Experian **888.397.3742** (experian.com)
 - TransUnion **800.680.7289** (transunion.com)

Make a report to Law Enforcement

In most cases, ID theft can be reported to your local law enforcement agency. Be as detailed as possible when completing the police report. Obtain a copy of the police report (once processed). You may need to provide a copy of the police report to creditors and the credit bureaus.

Contact your financial institutions and or creditors

Make them aware that you are a victim or a potential victim of ID theft. Notes, and or code words, should be placed on all of your accounts alerting the financial institutions and or creditors that you are a victim. Close all affected accounts, debit cards, and credit cards. When establishing new accounts, take an inventory of the services you use with your financial institutions and or creditors, such as online banking or telephone banking. Opt out of those services that you do not use to minimize your risk of ID theft.

Review your credit reports

Look for accounts that you do not recognize. Look in the inquiries section for names of creditors from whom you have not requested credit. Review the personal information section to make sure all information is correct. If you discover any discrepancies contact the credit bureau and request to block or remove all items that occurred as a result of ID theft.

Complete ID Theft Affidavit

Your financial institutions and/or creditors may ask you to complete an ID Theft Affidavit, which is located at ftc.gov/bcp/edu/resources/forms/affidavit.pdf. Send completed copies to the police, as well as any financial institutions, creditors, and merchants where fraudulent transactions occurred.

File a complaint with Federal Trade Commission

File via the web at ftc.gov.

Write to the Credit Bureaus

Include copies of your police report, and completed ID theft affidavit. Keep copies of the documents sent for your records.

Equifax:
PO Box 740241
Atlanta, GA 30374

Experian:
PO Box 9554
Allen, TX 75013

TransUnion:
PO Box 2000
Chester, PA 19022

If ID was stolen

Contact your local DMV and report the theft of your ID. If applicable, ask to have a fraud alert placed on the driver's license.

If mail was stolen or your address was changed by an identity thief

Notify the Postal Inspector's office. You may be asked to give copies of your police report and or ID Theft Affidavit. You can locate your local Postal Inspector's office in the White Pages under local government or online at www.usps.com/websites/depart/inspect.