



VICTIM'S PROCEDURE FOR IDENTITY THEFT

- 1) Make a police report and obtain the incident number for your case.
- 2) Sign affidavits with your bank, credit union, credit card company or financial institution reporting the loss (affidavits can be obtained at www.consumer.gov/idtheft/).
- 3) **CLOSE ALL COMPROMISED ACCOUNTS.**
- 4) Place a fraud alert with one of the credit reporting agencies (if you notify one agency they will notify the other two).

Equifax: 1-800-525-6285 www.equifax.com

Experian: 1-888-397-3742 www.experian.com

Transunion: 1-800-680-7289 www.transunion.com

- 5) Obtain a free credit report at www.annualcreditreport.com and look for other unknown compromises. An initial fraud alert is active on a credit report for at least 90 Days. An extended fraud alert is active for 7 years.
- 6) File a complaint with the Fair Trade Commission at 1-877-438-4338 (www.consumer.gov/idtheft/)

Keep track of everyone you spoke to at these agencies as well as dates and times. Copy any reference material, numbers and case numbers they assign to your case.

NOTIFY YOUR BANK, CREDIT UNION, FINANCIAL INSTITUTION, AND CREDIT CARD COMPANIES THAT IT IS PERMISSIBLE TO RELEASE THE FRAUD INFORMATION TO THE POLICE.