

# **Instructions For An Identity Theft Victim**

1. **Contact your credit card and banking institutions if there is known, or suspected, violations of your credit card account(s) and/or bank accounts. Tell them that you have been the victim, or possibly have been, the victim of Identity Theft; and that your account has been, or may be, compromised due to this victimization. The Credit Card Company and/or financial institution will assist you in closing your accounts if necessary. They may need a copy of your police report.**
  
2. **Contact one of the three national consumer reporting agencies. Place a fraud alert on your credit report and ask them to send you a copy of your credit report. The agencies have established a system where once you call one agency, to report identity theft, that agency will alert the other two:**
  - **Equifax Credit Information Services, Inc.**  
**(800)525-6285 / TDD (800)255-0056**  
**P.O. Box 740241**  
**Atlanta, GA 30374-0241**  
**[www.equifax.com](http://www.equifax.com)**
  - **Experian Information Solutions, Inc.**  
**(888)397-3742 / TDD (800)972-0322**  
**P.O. Box 9530**  
**Allen, TX 75013**  
**[www.experian.com](http://www.experian.com)**
  - **Trans Union**  
**(800)680-7289 / TDD (877)553-7803**  
**Fraud Victim Assistance Division**  
**P.O. Box 6790**  
**Fullerton, CA 92634-6790**  
**[www.transunion.com](http://www.transunion.com)**
  
3. **Contact the Federal Trade Commission**  
**(877)ID-THEFT / (877)438-4338**  
**[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)**
  
4. **Contact the Social Security Administration**  
**(800)269-0271**  
**P.O. Box 17768**  
**Baltimore, MD 21235**

5. **If your victimization includes the usage of your identity associated with stolen checks being cashed then you must also contact each of the following agencies to alert them of the compromised checking account information being used. (ONLY contact these agencies if YOUR checks were stolen and you have account information to supply them):**

**SCAN: (800)269-0271**  
**Check Rite (800)638-4600**  
**Global Payments (800)766-2748**  
**Telecheck (800)710-9898**  
**Chex Systems (800)328-5121**  
**E-funds (800)428-9623**  
**Int. Check Service (800)526-5380**  
**Cross Check (707)586-0551**  
**Nation Check Fraud (843)571-2143**  
**National Processing (800)526-5380**

6. **Make a file and document everything you do to clear your identity victimization. In the file you should keep a copy of your police report, completed ID Theft Affidavit and the following notes and documentation:**

**Who did you call (Business and number)?**  
**When did you call (Date and Time)?**  
**Who did you talk to?**  
**What did they say must be done?**  
**When did you do it?**  
**Document what you did (keep a copy / certified mail)**  
**Keep copies of all items received and all items sent**

7. **When you receive your credit report – review it. Make sure all reported accounts were valid and established with your knowledge. If they were not DISPUTE the account. Instruction on DISPUTES are listed below from ID Theft Services ([www.idfraud.org](http://www.idfraud.org)):**

**If after reviewing your Credit Reports you find the wrong information listed on your reports, you need to DISPUTE the information.**

**Disputing the information is simply writing a letter to the Credit Report Agency and telling them why the information on your report is wrong.**

**Give the Credit Report Agency as much information as possible. This will make it easier for them to investigate the situation and return an answer to you, within thirty (30) days as required in the Fair Credit Reporting Act.**

**The best way to dispute information on your credit report is by sending your dispute letter marked RETURN RECEIPT**

**REQUESTED. Maintain a copy of all letters sent out and all letters returned. This gives you a record showing that you tried to correct the problem.**

**When writing to dispute an account on your credit report, always include the following statement in your letter:**

**“Please remove the information I asked you to remove, permanently and forever, from your records, the records of the reporting banks or businesses and from all magnetic tapes. Send me an updated copy of my report when this has been completed.”**

**This process may have to be completed with each business, bank, and/or entity placing claim on each disputed charge on your credit report. They may need a copy of your police report.**

- 8. Listed are some organizations established to assist victims of Identity Crimes. These agencies offer similar services and the South Bend Police Department finds all of them equally effective in their endeavor to assist victims of Identity Crimes. The South Bend Police Department does not recommend one service over another; nor do they instruct any victims to have to contact any of the organizations. A list is included simply as a reference to the victims of Identity Crimes of outside organizations that contain extended knowledge and/or services beyond that of the South Bend Police Department:**

**ID Theft Services, Inc.  
9408 S. 14<sup>th</sup> Ave.  
Phoenix, AZ 85041-8727  
(602)268-2137  
[www.idfraud.org](http://www.idfraud.org)**

**National Fraud Information Center  
1701 K. Street N.W. Suite 1200  
Washington, DC 20006  
(800)876-7060  
Email: [fraudnet@fraud.org](mailto:fraudnet@fraud.org)  
[www.nclnet.org](http://www.nclnet.org)**

- 9. Shred any paperwork that contains personal information and/or account information.**
- 10. Do not carry personal information documents with you in your purse and/or wallet unless you will need them at the time. Items listed below should be stored in a safe place in your home unless needed at the time of possession:**
- Birth Certificates**

- Social Security cards
- Insurance Cards
- Checks and/or pay stubs
- Utility Bills
- Any documents that possess your social security number
- Vehicle Titles

11. **OPT-OUT of pre-approved offers.** By opting out of pre-approved offers you cut the chances of these offers being sent to the wrong people or being stolen in the mail and later used to commit crimes using your identity. At the same time, you use the opting out option you should request the following statement be placed on all of your credit reports to stop criminals from being able to obtain instant credit in your name:

**“DO NOT GRANT ANY CREDIT WITHOUT FIRST NOTIFYING ME BY PHONE OR THROUGH THE MAIL.”**

To opt out with Experian write to:  
Consumer Opt-Out  
701 Experian Parkway  
Allen, TX 75013

To opt out with Equifax write to:  
Equifax Options  
P.O. Box 740123  
Atlanta, GA 30374-0123

To opt out with Trans Union write to:  
Trans Union Marketing List Opt-Out  
P.O. Box 97328  
Jackson, MS 39288-7328

To opt out of Junk Mail mailing lists:  
Mail Preference Service  
P.O. Box 643  
Carmel, NY 10512  
[www.the-dma.org/consumers/offmailinglist.html](http://www.the-dma.org/consumers/offmailinglist.html)

12. **CHECK YOUR CREDIT REPORT ONCE A YEAR**

(877)322-8228  
[www.anualcreditreport.com](http://www.anualcreditreport.com)