

What to Do When Your Identity is Stolen

Identity theft is one of the fastest growing crimes in America. If you become a victim of identity theft, you have a lot of work ahead. These tips for dealing with identity theft can help you reclaim your good name:

- **File a Police Report:** Not all states have passed legislation to mandate that local law enforcement agencies take reports of identity theft, but most law enforcement agencies will. To report identity theft in most jurisdictions, call the local law enforcement agency's non-emergency phone line (do not call 911).

- **Complete a Fraud Affidavit:** The fraud affidavit can be found on the Federal Trade Commission (ftc.gov) website as the theft affidavit. Keep copies of each affidavit you send out in your journal, along with a certified receipt.

Completing the fraud affidavit isn't difficult, but it can be time consuming. You need to complete one for each creditor, but you can streamline the process by completing the Victim Information section and then making copies to use for all the rest of the creditors and banks to whom you are sending the form. Be sure to sign each one before you send it.

- **Place a Fraud Alert or Credit Freeze on Your Credit Report:** The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus are notified automatically to place fraud alerts. You have to request that the reports be sent to you.

A credit freeze is a good tool to help reclaim your identity because it prevents the identity thief from using your credit to open accounts in your name. If you've been a victim, the freezes are free, otherwise, you have to pay to implement the freeze.

- **Continue to Check Your Credit Report Regularly**

- **Dispute All Charges You Didn't Make**

- **Report Stolen Checks**

- **Close Compromised Accounts**

- **Document Conversations**

- **Organize Your Paperwork**

- Keep the originals of supporting documentation, such as police reports and letters to and from creditors; send copies only.
- Set up a filing system for easy access to your paperwork
- Keep copies of all correspondence
- Keep old files even if you believe your case is closed

- **Follow-up in writing with all contacts you've made on the phone or in person**

- **Follow a Checklist: Use this list as a checklist to help you ensure you have completed all tasks**



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Where to Get Help with Identity Theft Protection

If you should need help with identity protection, there is plenty available. Identity theft protection companies, credit bureaus and government agencies are there to help you protect your identity or restore your reputation should you become a victim. Here is a summary of those resources:

Agency/Name	Phone Number	Website	What they provide
Federal Trade Commission	877-382-4357	ftc.gov	How to protect yourself and what to do if you are a victim.
Social Security Administration	800-772-1213	ssa.gov	How to report fraud and misuses of your SSN.
United States Postal Service	877-876-2455	usps.com	How to protect yourself from becoming a victim and how to report mail theft.
Equifax	866-640-2273	equifax.com	Credit bureau; provides credit reports. You can use to track your credit history and standing.
Experian	888-397-3742	experian.com	Credit bureau; provides credit reports. You can use to track your credit history and standing.
TransUnion	800-680-7289	transunion.com	Credit bureau; provides credit reports. You can use to track your credit history and standing.
AnnualCreditReport.com	877-322-8228	annualcreditreport.com	Order free annual credit report from all three credit bureaus (Experian, Equifax, and TransUnion) at no charge.
ChexSystems	800-428-9623	consumerdebit.com	Check verification company; helps with fraudulent, lost or stolen checks. Also provides information on why a check was denied.
Certegy	800-437-5120	askcertegy.com	Check verification company; helps with fraudulent, lost or stolen checks. Also provides information on why a check was denied.
Telecheck	800-366-2425	firstdata.com	Check verification company; helps with fraudulent, lost or stolen checks. Also provides information on why a check was denied.
US Department of Justice	202-514-2000	justice.gov	Identity theft prevention and reporting if you become a victim.
Privacy Rights Clearinghouse	619-298-3396	privacyrights.org	Information about identity theft and resources to assist you if you become a victim.