

What to Do If You Are a Victim of Identity Theft

If you are a victim of identity (ID) theft, you should take action immediately. If you report stolen or missing credit, debit, or ATM cards before they are used, you are not responsible for any unauthorized charges. If you report a stolen credit card after it has been used, the most you will be responsible for is \$50. If you report missing ATM or debit cards within two days of discovering the loss or theft, your liability is also limited to \$50. However, if you report the ATM or debit card lost or stolen after two business days, but within 60 days, your liability limit jumps to \$500. As you can see, it's important to act quickly. Here's how to get started.

Immediately:

1. Contact the four major bureaus to obtain a copy of your credit report and put a "fraud alert" in your file. Add a victim's statement to your credit report indicating that you are victim of ID theft and you should be contacted to verify all credit applications.

Credit Bureau	Website	Report Fraud	Obtain Credit Report
Experian	www.experian.com	888-397-3742	888-397-3742
Equifax	www.equifax.com	800-525-6285	800-685-1111
TransUnion	www.transunion.com	800-680-7289	800-888-4213
Innovis	www.innovis.com	800-540-2505	800-540-2505

2. Contact each business, bank, or creditor involved in any transactions which occurred after your identity was stolen.
3. File a police report.
4. Contact the Federal Trade Commission (FTC) to report the theft.
 - Phone number: 1-877-ID-THEFT (438-4338)
 - Website: www.idtheft.gov

Additional steps you can take to help control the damage:

- If you suspect your mail is being diverted to a different address, contact your local Postal Inspector to determine if an unauthorized change of address form was filed.
- Call your credit card companies to check the status of your accounts. Close accounts if necessary.
 - Visa: 800-847-2911 Mastercard: 800-MC-ASSIST American Express: 800-554-AMEX
- Contact the Social Security Administration if your social security number (SSN) was fraudulently used (800-269-0271). Website: www.ssa.gov.
- Contact the Department of Motor Vehicles if someone is using your driver's license or obtained a license using your SSN.
- If you suspect you are a victim of Identity Theft, continue to pay your taxes and file your tax return, even if you must do so by paper.

Other sources for information and assistance:

- Identity Theft Resource Center - A nonprofit organization dedicated to providing comprehensive programs against ID theft.
 - Address: P.O. Box 26833, San Diego, CA 92196
 - Phone: 888-400-5530
 - Website: www.idtheftcenter.org
- Fight Identity Theft website – has tips, tools and news on ID theft.
 - Website: www.fightidentitytheft.com
- Internal Revenue Service (IRS)
 - Website: www.irs.gov/newsroom/taxpayer-guide-to-identity-theft

While working to resolve your credit problems, keep a log and a file of all telephone calls, letters, contracts, and other correspondence, as well as your costs and time. Organization and documentation are the keys to proving financial loss and requesting restitution. Your paper-work is considered evidence in a criminal case.

Free Credit Reports Now Available from Experian, Equifax and TransUnion

Consumers can request a free copy of their Experian, Equifax and TransUnion credit reports once every twelve months. Submit your request as follows:

- Call 1-877-322-8228 to request your credit report by phone or to request a mail-in form
- Mail the completed form to:
 - Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281
- Visit www.annualcreditreport.com to submit a secure on-line request

You can request a report from one or more of the nationwide credit reporting companies. You may want to stagger your requests throughout the year to aid in the detection of identity theft. You cannot obtain a free credit report from Innovis because the free credit reports at www.annualcreditreport.com are sponsored by the three major credit bureaus. Innovis is not one of them.

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