

Identity Theft: A Guide For Victims

This brochure provides victims of identity theft with the major resources to contact.

Unfortunately, the victims are responsible for resolving the problem. It is very important to act quickly to minimize the damage.

Credit Bureaus

Contact the three credit reporting agencies immediately...

Experian 1-888-397-3742

Equifax 1-800-525-6285

Trans Union 1-800-680-7289

A fraud alert requests creditors to contact you before opening any new accounts or making changes to existing accounts. Once fraud has been reported, all three reports should be sent to you free of charge.

FTC & Social Security

File your complaint with the FTC at 1-800-FTC-HELP. The FTC maintains a database for this purpose.

Contact the Social Security Administration at 1-800-269-0271, so that a fraud alert can be placed on your social security number.

Creditors

Immediately contact all of your creditors with whom your name has been used fraudulently by telephone and in writing. Ask for replacement cards with new account numbers, and ask that the old accounts show as "closed at the consumer's request."

Fraud Verification Requirements

Banks may ask you fill out a fraud affidavit and ask that it is notarized. If you are unable to provide them with a notarized affidavit, a written statement and supporting documentation should be sufficient.

Law Enforcement

Any crime of this nature should be reported to the authorities immediately. Be sure to keep a copy of the police report. Some credit card companies require proof of a police report to verify the crime occurred.

Stolen Checks

Stop payment on all outstanding checks that you are unsure of. Cancel your checking and savings accounts and open new accounts with new account numbers. Report any stolen checks to the check verification companies.

ATM Cards

If your ATM card has been stolen, report it immediately. Get a new card and a new account number. When you receive the new card be sure to use a new password. When choosing a password, try not to use any common numbers or numbers that are easy to figure out, such as a birthdate, phone number, or social security number.

Drivers License Number

If someone is using your drivers license number on bad checks, you may have to change your drivers license number. You must call the Department of Motor Vehicles to see if another license was issued in your name. You must also fill out the DMV complaint form to begin the fraud investigation process. Send the complaint form and all supporting documents to your local DMV investigation office.

Fraudulent Change of Address

Notify the local Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit credit or bank fraud. Find out where fraudulent credit cards were sent. Notify the local postmaster for that address to forward all mail in your name to your own address.



Phone Service

If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new account. Change your password, and do not use a password that is easy to figure out such as your date of birth or social security number.

An Educational Message from

novadebt

A Garden State Consumer Credit Counseling Organization

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