

IDENTITY THEFT/FRAUD

Checklist - What if it happens to me?

- Contact local police and file a report
- Contact the Federal Trade Commission's ID Theft Hotline – 1-877-ID-Theft
- Contact Fraud Departments at all four credit bureaus – Equifax, Transunion, Experian, Innovis
 - request Fraud alert placed on your accounts
 - request copy of credit reports (free if victim of ID theft)
- Contact creditors – close all accounts tampered with and open new ones if needed
- If theft affects bank accounts
 - contact bank immediately
 - close account
 - put password protection on new account
 - stop payment on all missing/stolen checks
- If fraud affects your securities/investments/brokerage accounts – contact your account manager/broker and the Securities & Exchange Comm. at 1-800-SEC-0330
- Phone, cell or utilities – contact your local carrier, state Public Utilities Commission or the Federal Communications Comm. (long distance service)
- Stolen mail or false change of address contact your local Postal Inspector
- If your SSN is involved – contact the Social Security Fraud Hotline at 1-800-269-0271
- Driver's License or ID contact local DMV
- Notify the Passport Office if a new passport was made in your name
- If fraudulent bankruptcy occurs – contact the U.S. Trustee in your region – listings available from the Department of Justice
- Criminal ID Theft: If a civil judgment is entered in your name as a result of an imposter's actions, contact
 - the court where judgment was entered
 - area police department
 - court in jurisdiction of the arrest
 - State Department of Justice
 - FBI

Rules to Follow

- Document Everything!!!!!!!
- Follow up on your actions
- Be persistent
- Don't give up
- on't give in – and never, **NEVER** agree to pay **ANY** portion of the debt!!!!!!!
- **Keep records of all correspondence** – include commitments to take action
- Follow up all conversations with a written summary

- Send all correspondence to credit bureaus and law enforcement by certified mail – return receipt requested
- Prepare to fill out signed affidavits of forgery to establish your innocence for all involved parties – NYSUT Legal Service Plan
- When closing accounts
 - do not allow the closing status to be “Card lost or stolen” - it could place responsibility upon you for debt incurred
- If discrepancies exist
 - contact companies with all relevant documentation
 - request copies of all credit applications – do not take “No” for an answer
 - request copies of each company’s fraud procedures
 - get signed affidavits
 - cooperate and follow all procedures as requested to expedite
 - once fraud has been acknowledged, request written confirmation from company to be sent to credit bureaus

Things to consider

- If creditors, agencies or credit bureaus are uncooperative, consult an attorney that specializes in consumer law – NYSUT Legal Service Plan
- To deal with stress and anxiety
 - psychological counseling may be needed
 - you can network with other victims via The Identity Theft Resource Center at www.idtheftcenter.org