

STEP-BY-STEP GUIDE FOR VICTIMS OF IDENTITY THEFT



Have you or someone you know been a victim of identity theft?

Use this guide to help protect your identity from further damage, and learn how to report identity theft to the appropriate entities.

STEP 1 Contact Financial Institutions and Creditors

- Report fraudulent transactions to your bank or credit card issuer.
- Request a freeze or closure of compromised accounts.
- Change passwords and PINs for online banking and financial accounts.
- Open new accounts to replace any that have been compromised.
- If your checks are stolen, stop payment at once. Call SCAN at 1-800-262-7771 to determine if bad checks have been passed in your name.

STEP 2 Contact the three major credit bureaus

Equifax

Consumer Fraud Division
800-525-6285
P.O. Box 740241
Atlanta, GA 30374
www.equifax.com

TransUnion

Fraud Victim Assistance Dept.
800-680-7289
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

Experian

Nat. Consumer Assist
888-397-3742
P.O. Box 9532
Allen, TX 75013
www.experian.com

- **Place a Fraud Alert on Your Credit Reports** A fraud alert warns lenders to take extra steps before opening new accounts in your name.
- **Consider a Credit Freeze** A credit freeze prevents new accounts from being opened in your name. You must request a freeze separately from each credit bureau.

STEP 3 Report Identity Theft

- **File a Report with the Federal Trade Commission (FTC)** Go to [IdentityTheft.gov](https://www.identitytheft.gov) or call 877-438-4338. The FTC will generate a personalized recovery plan and an Identity Theft Report, which can help dispute fraudulent activity.
- **File a Police Report** Request a copy of the police report. Some institutions require a police report for fraud claims.
- **Other helpful Federal agencies:**
 - U.S. Postal Service: usps.com/postalinspectors; 1-877-876-24553
 - U.S. Department of Justice: ojp.gov/programs/identitytheft
 - National Credit Union Administration: ncua.gov/consumers; 1-800-755-1030

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STEP 4 Dispute Fraudulent Charges and Accounts

- Contact all involved creditors and financial institutions. Make a list, call each one, and follow up with a written letter.
- Keep copies of all dispute letters, as financial institutions may require them.
- Request written confirmation that fraudulent accounts have been closed.
- Send dispute letters to credit bureaus if errors appear on your report.

HELPFUL HINTS

- Each creditor has its own policies and procedures for handling fraudulent accounts.
- Do not provide original documents—always keep copies of everything you send to creditors or companies involved in the identity theft.
- Record all dates, times, phone numbers, and names of individuals you speak with regarding the identity theft and credit correction.

STEP 5 Monitor and Strengthen Security

Following these steps can limit the damage and prevent further fraud.

- Check your credit reports regularly at www.annualcreditreport.com
- Review bank statements frequently.
- Enable two-factor authentication (2FA) on important accounts.
- Beware of phishing scams—never provide personal information (name, DOB, SSN, financial account information etc.).
- Update passwords and use strong, unique passwords for each account.
- Sign up for credit monitoring services through providers like Credit Karma, NerdWallet, credit bureaus, or financial institutions and credit card companies that offer this service.
- Sign credit cards immediately upon receipt. If you receive a new card you didn't request, contact the issuing financial institution or company immediately.
- Avoid leaving mail in your mailbox overnight—take it directly to a post office or collection location before the day's pickup.