

### **3 Steps To Do Right Away**

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1. Call the companies where you know the fraud occurred (i.e. credit card companies, banks, etc.)
  - Speak with the fraud department
  - Tell them someone stole your identity and you need to file a report.
  - Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
  - Change logins, passwords and pins for ALL of your accounts.
2. Place a fraud alert on your credit reports, and review your credit reports.
  - Contact one of the three credit bureaus as they will forward your fraud report to the other two credit bureaus.  
  
Equifax: 1-800-525-6285  
Experian: 1-888-Experian (397-3742)  
TransUnion: 1-800-600-7289
  - Get your free credit report right away! Ask the credit bureau for a complimentary credit report or go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.
  - Review your credit report and look for inquiries from companies you

have not contacted, accounts you did not open and debts on your report that you can't explain.

3. Report identity theft to the Federal Trade Commission.
  - You can file a complaint online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). If you do not have internet access, call FTC's Identity Theft Hotline, toll-free: 1-877-438-4338; TTY: 1-866-653-4261.
  - Print and save your identity theft affidavit immediately. Once you leave the page, you won't be able to get your affidavit.

### **Other Types of Identity Theft/Fraud**

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#### **Tax Related Identity Theft:**

If someone has used your social security number to file a tax return claiming a fraudulent refund, contact the IRS immediately at 1-800-908-4490. You should also contact the Social Security Administration at 1-800-269-0271, and file a report with them. Also follow Steps 1-3 above as previously mentioned.

#### **Credit/Debit Card Theft or Fraud:**

If someone has stolen your credit/debit card or obtained a credit/debit card in your name, please contact the financial institution

the card was issued from to cancel the card and to report the fraud or theft. Specific information will be needed to assist in any type of criminal investigation such as: the sixteen digit card number, the date, time and location, for all fraudulent transactions, and a copy of the account transaction history.

#### **Check Theft or Fraud:**

If someone has stolen your checks or has made counterfeit checks using your financial account information, please contact the financial institution the checks were issued from to cancel the checks and to report the fraud or theft. Specific information will be needed to assist in any type of criminal investigation such as: copies of the checks (front & back) and a copy of your bank statement.

#### **Mail Theft:**

If you are a victim of mail theft, contact the United States Postal Inspection Service Office nearest your residence, or call 1-800-275-8777.

#### **Scams:**

If you are a victim involving sending money via pre-paid or reloadable debit cards, contact the financial institution associated with the prepaid or reloadable debit card as soon as possible.

