



Identity Theft Victim's Kit – What to Do If The Worst Happens

Time is of the essence. Don't delay in reporting your victimization to the authorities and financial institutions. Be sure to keep a log of all communications for future reference. Since you should be able to deduct theft related expenses on your taxes, this information will be useful later.

1. Credit Bureaus - Report your misfortune to the fraud unit at one of the three credit reporting companies –

Equifax – 800-525-6285

Experian – 888-397-3742

TransUnion - 800-680-7289

Once one of the bureaus is notified, they will notify the other two. Let them know that another person has stolen your identity, and request that a fraud alert be placed on your account.

a. Each credit bureau will mail you a free credit report once your file has been flagged with a fraud alert. Review it closely and identify what is legitimate and what is not.

b. Request contact information from the credit bureaus for creditors who opened fraudulent accounts. Request that the credit bureaus remove all inquiries resulting from your identity theft. You may also request a list of all creditors who received your credit report in the last six months, then alert those creditors of the problem.

c. Check your credit report at least every 3 months for a year following identity theft.

2. Police - Report your identity theft to the local police department. Request a copy of the report, and make sure it lists all fraudulent accounts. Also report the crime to the Federal Trade Commission. Find a link to their website on ValleyStone's website.

3. Creditors –

a. **New Accounts** - Alert all creditors ASAP that an account has been opened deceptively in your name. They will likely request that you complete an *ID Theft Affidavit*. Check ValleyStone's website for a link to this printable form. Ask the creditors to provide copies of the written records documenting all fraudulent transactions.

b. **Established accounts** - If your legitimate credit accounts have been used fraudulently, obtain replacement cards and new account numbers. Ask that the old accounts be processed as "account closed at consumer's request" rather than "card lost or stolen," which can be misinterpreted. Carefully review all incoming mail and bills for new fraud activity, and report that immediately.

c. **Debt Collectors** - If debt collectors try to make you pay the bills generated by the fraudulent accounts, request the name of the person contacting you, his/her company and contact information. Tell him/her that you are a victim of identity theft and not responsible for this account. Request contact information for the referring credit issuer, amount owed, account number, and dates of all charges. Then offer to send them a copy of your ID Theft Affidavit. Follow-up in writing and request that they confirm in writing that the account is closed and you are not responsible for the charges incurred.

4. **Credit/Debit/ATM Cards** – Report theft of your ATM, credit or debit card immediately. Close the account and open a new one, with a new number and password. Then diligently monitor activity against the misappropriated card. Credit/Debit card companies' fraud policies vary so you must stay on top of this.

5. **Checks/Bank Accounts** - For stolen checks or new, fraudulent bank accounts established in your name, stop payment on any outstanding checks, cancel the accounts and open new ones with new numbers.

6. **Social Security Number (SSN)**– Your SSN may be used for things such as welfare or social security benefits fraud. Contact the Social Security Administration (SSA) to report your ID theft.

7. **Change of Address** - Notify the local Postmaster of a suspected fraudulent change of address. Find out where fraudulent mail was sent, then notify that Postmaster to forward all mail going to your name at that address to your correct address.

8. **Secret Service** – Unless your financial victimization has a very high price tag or a fraud ring victimizes you, the Secret Service will not investigate without prodding

from other sources. Credit companies, police and banks can pique interest in your case if you request it.

9. **Phone** – Cell phones are stolen all the time. Call immediately and report the theft, and stop any further use of that phone. Also, cancel a stolen calling card and have a new number issued to your account.

10. **Driver's License / Vehicle Registration / Auto Insurance** – A stolen license may be used as identification for the person misappropriating your identity, so it is important that you change the number associated with it. Check with the MA Department of Motor Vehicles (DMV) to see if another license was issued in your name, and get a new license with a new number. Notify the DMV of your stolen registration as well. Also call your insurance agent to notify him/her of the theft and prevent potential fraudulent claims against your insurance

11. **Passports** – Whether or not you have a passport, contact the passport office to alert them that someone has stolen your identity and may try to obtain a passport in your name.

12. **Legal Assistance** -You may need to obtain legal counsel in the event that creditors are not cooperating and not treating you as a victim of a crime.

13. **Supermarket / Club / Library / Video Store Cards & Student and Other Forms of ID** – contact each vendor and have them cancel the old card and issue a new one with a new account number.

14. **Workplace Wallet or Purse Theft** – notify human resources and security then take the steps listed above for the individual contents.

15. **Victim Testimonial** - If the identity thief is caught and the case goes to trial, be sure to be heard as part of the process. Submit a victim impact letter detailing your ordeal.

16. **Emotional Strain** - This trying time will cause increased stress in your life. Don't suffer any more than you have to, and get help if you are having difficulty dealing with the situation. Talking to a counselor may help you deal with the stress and anxiety you are feeling. Know that you are not alone. Refer to the Identity Theft Resource Center website more information. There is a link on the ValleyStone website.

17. **Don't Relent.** Do not pay fraudulent bills or file for bankruptcy. Once resolved, your credit rating should not be permanently affected, so you have to just keep a calm head and ride out the storm.