

IDENTITY THEFT RESOURCES

Action Steps for Victims:

- Make a police report with the Police Jurisdiction where you live. Provide as much documentation as possible, to include who you talked to at xyz company and their phone number, copies of statements, etc.
 - Contact all your creditors, by phone and in writing (include a Universal Fraud Affidavit), and inform them of the problem. Suspects often apply for Instant Credit at businesses in your name. If you already have an account with the company he says “I forgot about that, how much credit do I have. I’ll take the Big Screen TV, Washer/ Dryer, and a new computer”.
 - Contact the Federal Trade Commission to report the identity theft.
 - Obtain your credit report from each of the three major credit bureaus. Attempt to get one from a local bureau in the area the fraud occurred. Report the identity theft to their fraud units. Have a “Fraud Alert/Victim Impact” statement placed in your credit file asking that creditors call you before opening any new accounts.
 - Alert your bank and check verification companies to flag your accounts and to contact you to confirm unusual activity. Change your account numbers if they were compromised. Request a change of PIN’s and Passwords if they are easily guessed, or were compromised.
 - Obtain your Social Security Administration (SSA) report and check for benefits paid out, or income earned in your name. Report the situation to the SSA Fraud Hotline if your SSN was misused.
 - Check post office for possible change of address for you. Suspects have filed for a Change of address to have all mail concerning the fraud come to their address, or a fictitious address, so you don’t see it. This gives them more time to commit more fraud.
 - Check tenant screening services for apartments rented in your name (This may also be available on your credit report).
 - Contact driver license authority (Department Motor Vehicle Safety); (404) 362-6002 or access the Web site: www.dmv.ga.gov; and the state where the loss/theft occurred to see if a license, or any traffic citations were issued in your name. If so, request a new license number and fill out the DMV’s complaint form to begin the fraud investigation process.
 - **Keep a log of all contacts** and make copies of all documents. Ask for a fraud investigator at most companies as a point of contact.
 - Contact a privacy or consumer advocacy group for assistance and resources.
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Resources:

Federal Trade Commission: 1-877-438-4338 – www.ftc.gov

Social Security Administration Fraud Hotline: 1-800-269-0271 – www.ssa.gov

Major Credit Bureaus:

Equifax Corp

To order report:

1-800-997-2493

Fraud #: 800-525-6285

www.equifax.com

Experian (formerly TRW)

To Order Report:

1-888-397-3742 or 1-800-520-1221

Fraud #: 800-311-4769

www.experian.com

Trans Union

To Order Report:

1-800-888-4213

Fraud #: 800-680-

7289

www.transunion.com

Checks Stolen checks or bank accounts set up fraudulently in your name, call these check guarantee companies. They can flag your file so that counterfeit checks will be refused.

- CheckRite - (800) 766-2748
 - Chexsystems - (800) 428-9623
 - CrossCheck - (707) 586-0551
 - Equifax - (800) 437-5120
 - International Check Svcs - (800) 526-5380
 - SCAN - (800) 262-2771
 - TeleCheck - (800) 710-9898
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NATIONAL CHECK FRAUD CENTER: 1-843-571-2143 (www.ckfraud.org)

Privacy Rights Clearinghouse

1717 Kettner Ave., Ste. 105

San Diego, CA 2101

Phone: (619) 298-3396

E-Mail: prc@privacyrights.org

U.S. Public Interest Research Group

218 D St. S.E.

Washington, DC 20001

Phone: (202) 546-9707

E-Mail: pirg@pirg.org

www.uspirg.org
