

Identity Theft – Your Good Name Gone Bad! Part 2 of 2

Credit Reporting Agencies

Contact the fraud units of the three credit reporting agencies: Equifax, Experian and Trans Union. Ask them to place a fraud alert on your credit report to help prevent new fraudulent accounts from being opened. Keep track of when it expires so you can ask for another one if necessary. However, not all creditors check your credit report before issuing a new account.

As an ID fraud victim, you are entitled to a free copy of your credit report. Also, ask the agencies for a copy of your credit report every three months once you have become a victim. This can help determine how many and which accounts listed are fraudulent. You can also identify the existing accounts that have been stolen.

Equifax

800-525-6285

www.equifax.com

Experian

888-397-3742

www.experian.com

Trans Union

800-680-7289

www.transunion.com

To opt-out of receiving pre-approved credit card offers, call:

888-5-opt-out

Utility Companies

Ask utility companies (local and long distance telephone service providers, gas, electric and water companies) to watch out for anyone ordering services in your name. If someone has ordered services in your name, cancel those accounts. If you are having trouble with falsified accounts, contact your state Public Utility Commission.

Additional Resources:

United States Postal Inspection Service (USPIS)

The USPIS is a federal law enforcement agency that investigates cases of identity theft. The agency has primary jurisdiction in matters involving the integrity of the U.S. mail.

U.S. Postal Inspection Service

475 L'Enfant Plaza

Washington, DC 20260

202-268-2284

www.usps.com/websites/department/inspect/

United States Secret Service (USSS)

The USSS is a federal agency that investigates financial crimes. Generally, the USSS will intervene only when the dollar amount of the crime is high. However, they should still be notified in case it is part of a larger fraud ring.

Contact your local field office:

www.ustreas.gov/uss/

Social Security Administration (SSA)

If you detect fraudulent use of your social security number, report it to the SSA. The SSA does not generally take action unless there is a high dollar amount, workplace impersonation or crimes committed in your name. They will only change your SSN if you fit their fraud victim criteria.

Social Security Administration

6401 Security Boulevard
Baltimore, MD 21235

800-269-0271 (fraud hotline)

www.ssa.gov

Call for Action, Inc.

Call For Action, Inc. is an international network of consumer hotlines. CFA volunteers provide assistance and mediate cases on behalf of consumers and small businesses. For the office nearest you, visit www.callforaction.org/offices/

Additional Steps

If your bank accounts have been tampered with close those accounts, destroy any checks and cut up any ATM cards. Ask for password protection when opening new accounts.

If your checks have been stolen or misused, stop payment on all checks. Open a new account and reissue checks to legitimate creditors. Also, ask your bank to notify its check



verification company to stop giving approval for any of the stolen checks.

If you believe your investments or brokerage accounts have been tampered with, report it to your account manager and the

Securities and Exchange

Commission

800-SEC-0330

www.sec.gov

Even if you think a problem is resolved, check your credit report every six months for several years after your identity was stolen.

If you suspect your name and SSN are being used by an identity thief to get a driver's license or non-driver's ID card in your name, contact your Department of Motor Vehicles.