

Steps To Take If You Are An Identity Theft Victim...

Step 1: Contact the fraud departments of each of the three major credit bureaus.

- * **Equifax** **1-800-525-6285**
- * **Experian** **1-888-397-3742**
- * **TransUnion** **1-800-680-7289**

Tell them that you're an identity theft victim. Request that a "fraud" alert be placed in your file, as well as a "victim's statement" asking that the creditors call you before opening any new accounts or changing your existing accounts. This can help prevent an identity thief from opening additional accounts in your name.

Step 2: File a police report with your local police...or the police in the area where the identity theft took place. Having a copy of the police report can help you when dealing with creditors.

Step 3: Close any accounts that have been tampered with or opened fraudulently.

Credit accounts include all accounts with banks, credit unions, credit card companies and other lenders, phone companies, utilities, Internet Service Providers (ISPs), and other service providers. Ask to speak with someone in the security or fraud department of each creditor and follow up with a letter. It's particularly important to notify credit card companies in writing because that's the consumer protection procedure the law spells out for resolving errors on credit card billing statements.