



Identify Theft...What to Do If Your Identity is Stolen

"I don't remember opening that credit card account. And I certainly didn't buy those items I'm being billed for."

Maybe you never opened that account, but someone else did...someone who used your name and personal information to commit fraud. When an imposter co-opts your name, your Social Security Number (SSN), your credit card number, or some other piece of your personal information for his or her use it's a crime, pure and simple.

You may not know your identity's been stolen until you notice that something's amiss: you may get bills for a credit card account you never opened, your credit report may include debts you never knew you had, a billing cycle may pass without your receiving a statement, or you may see charges on your bills that you didn't sign for, didn't authorize, and don't know anything about.

First Things First

If someone has stolen your identity, the Federal Trade Commission (FTC) recommends you take three actions immediately.

First, contact the fraud department of each of the three major credit bureaus. Tell them to flag your file with a fraud alert including a statement that creditors should get your permission before opening any new accounts in your name. Ask the credit bureaus for copies of your credit reports. Credit bureaus must give a free copy of your report if it is inaccurate because of fraud. Review your reports carefully. In a few months, order new copies of your reports to verify your corrections and changes and to make sure no new fraudulent activity has occurred.

Credit Bureaus:

Equifax – 800-685-1111; 800-525-6285; www.equifax.com

Experian – 888-EXPERIAN (397-3742); www.experian.com

Trans Union – 800-916-8800; 800-680-7289; www.tuc.com

Second, contact the creditors for any accounts that have been tampered with or opened fraudulently. Ask to speak with someone in the security or fraud department, and follow up in writing. Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements, including charges that you have not made.

Third, file a report with your local police or the police in the community where the identity theft took place. Keep a copy in case your creditors need proof of the crime.

Next, Take Control

If an identity thief has stolen your mail, (s)he has committed a crime. Report it to your local postal inspector.

If you discover that an identity thief has changed the billing address on an existing credit card account, close the account. When you open a new account, ask that a password be used before any inquires or changes can be made on the account. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers. Avoid the same numbers when you create a

Personal Identification Number (PIN). Follow the same procedure if you believe an identity thief has accessed your bank accounts, checking account, or ATM card. If your checks have been stolen or misused, stop payment.

If an identity thief has established new phone or wireless service in your name or is using your calling card and PIN, contact your service provider immediately to cancel the account and calling card. Get new accounts and new PINs.

If it appears that someone is using your SSN when applying for a job, get in touch with the Social Security Administration (SSA) at (800) 772-1213 to verify the accuracy of your reported earnings and that your name is reported correctly.

In addition, the SSA may issue you a new SSN at your request if, after trying to resolve the problems brought on by identity theft, you continue to experience problems. However, a new SSN may not resolve your identity theft problems, and may actually create new problems. And, there's no guarantee that a new SSN won't also be misused by an identity thief.

If you suspect that your name or SSN is being used by an identity thief to get a driver's license, report it to your Department of Motor Vehicles. Also, if your state uses your SSN as your driver's license number, ask to substitute another number.

Stay Alert

Order a copy of your credit report from the three credit bureaus every year to check on their accuracy and whether they include only those debts and loans you've incurred. This could be very important if you're considering a major purchase, such as a house or a car. A credit bureau may charge up to \$9.00 for a copy of your report.

Complaint Clearinghouse – More Information

If you've been a victim of identity theft, file a complaint with the FTC by contacting the FTC's Identity Theft Hotline by telephone: 1-877-IDTHEFT (438-4338); TDD 202-326-2502; by mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or online: www.consumer.gov/idtheft. Ask for a copy of *ID Theft: When Bad Things Happen to Your Good Name*, a free comprehensive consumer guide to help you guard against and recover from identity theft. To get free information on consumer issues, visit www.ftc.gov or call 1-877-FTC-HELP (9382-4357); TTY 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Experiencing identity theft is stressful for most people and traumatic for others as they experience less control over vital personal information. The Employee Assistance Program is here to assist you through a variety of difficult life experiences. Call 1-888-874-7290 for more information or to schedule an appointment.

Source: Federal Trade Commission. (2000). *Identity Crisis... What to Do If Your Identity is Stolen*. Retrieved May 29, 2005, from <http://www.ftc.gov/bcp/conline/pubs/online/kisprivacy.htm>.