

## 8 vital steps to take if your identity is stolen

Here is a step-by-step guide to clearing your good name:

**Contact one of the three credit-reporting agencies.** That agency will notify the others. A "fraud alert" will be automatically placed on each of your credit reports within 24 hours. This alerts creditors to call you for permission before any new accounts are opened in your name. Not all creditors pay attention to "fraud alerts," though. You need to stay vigilant for any new accounts that may be opened.

Once the credit-reporting agencies are notified, you'll automatically receive a free credit report from each of the three agencies, and you will be opted out of preapproved credit card and insurance offers. After you receive your reports, make note of the unique number assigned to your account. This will be valuable in all your communications with the agencies. Write a victim statement explaining what happened to you and ask for it to be added to your file at each credit-reporting agency.

**Contact creditors for any accounts that have been tampered with** or opened without your knowledge. Be sure to put your complaints in writing. Ask each creditor to provide you and your investigating law-enforcement agency with copies of the documents showing fraudulent transactions. You may have to fight to get this documentation, but don't give up. You'll need these to help track down the perpetrator.

**Contact the [FTC](#): (877) 438-4338.** While federal investigators only tend to pursue larger, more sophisticated fraud cases, they do monitor identity-theft crimes of all levels in the hopes of discovering patterns and breaking up larger rings. More importantly, fill out the [ID Theft Affidavit](#) at the FTC's Web site, make copies and send to creditors. The agency also has an [online complaint form](#).

**Alert the police in your city.** You may also need to report the crime to the police departments where the crime occurred. Make sure the police report lists all fraudulent accounts. Give as much documented information as possible. Get a copy of the report and send it to the creditors and the credit-reporting agencies as proof of the crime. Keep the phone number of your police investigator handy.

**Change all your account passwords.** If an account does not have a password, add one. Avoid using your mother's maiden name or the last four digits of your Social Security number as a personal identification number.

**Notify the [Office of the Inspector General](#)** if your SSN has been fraudulently used. Ask for a copy of your Personal Earnings and Benefits Statement and check for accuracy.

### Credit-reporting agencies

#### Equifax

Equifax Credit Information Services  
P.O. Box 740241  
Atlanta, GA 30374  
1-888-766-0008  
Web site: [www.equifax.com](http://www.equifax.com)

**Experian** (formerly TRW)  
National Consumer Assistance Center  
PO Box 2002  
Allen, TX 75013  
1-888-397-3742  
Web site: [www.experian.com](http://www.experian.com)

**TransUnion**  
Consumer Disclosure Center  
P.O. Box 1000  
Chester, PA 19022  
1-800-888-4213  
Web site: [www.tuc.com](http://www.tuc.com)

**You may need to change your driver's license number** if someone is using yours as an ID. Go to the Department of Motor Vehicles to get a new number.

**Contact your telephone and utility companies** to prevent a con artist from using a utility bill as proof of residence when applying for new cards.