



What Steps Should I Take If I Become a Victim of Identity Theft?

Identity theft is a serious crime. Sometimes, victims can resolve the issue quickly with minimal damage to their personal finances and well-being.

Other times, it can take hours, days and even years- not to mention hundreds of dollars- to clear your good name. In the meantime you may be losing out on job opportunities, loans, housing...really anything that might be tied to your credit score. So the best advice on fixing identity theft is to avoid becoming a victim in the first place.

Of course, this is not always possible. So how do we fix it? Here are four steps to take:



Place a 'fraud alert' on your credit reports, and **check your credit reports** regularly. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below or visit their websites (*you only need to contact one of the three companies to place an alert on all three*).

TransUnion: 1-800-680-7289; www.transunion.com;

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-EXPERIAN (397-3742); www.experian.com;

Close any accounts that you believe have been tampered with or opened fraudulently.

Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. *Keep a file of everything you send and a record of every conversation.*

File a complaint with the Federal Trade Commission. You can do this on their website <https://www.ftccomplaintassistant.gov/> or by calling the FTC's Identity Theft Hotline 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261. Be sure to call the Hotline to update your complaint if you have any additional information or problems.

File a report with your local police or the police in the community where the identity theft took place. Call and ask them if you need to file the report in person or if you can do it over the phone or on the internet. When you file your report, bring or attach a copy of your FTC ID Theft Complaint form and any supporting documentation. Ask the officer to attach or incorporate the ID Theft Complaint into their police report.

The FTC ID Theft Complaint, along with the police report, can constitute what is known as an 'Identity Theft Report'. This Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit report; (3) prevent a company from continuing to collect debts that result from identity theft; and (4) place an extended fraud alert on your credit report.

Article submitted from GreenPath Financial Wellness.

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