

IDENTITY THEFT HELP GUIDE

Being a victim of identity theft can be overwhelming, and you may not know where to begin to remedy the situation. There are five steps that we suggest you take if you think you may be a victim of identity theft. You must act quickly.



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FILE A REPORT WITH YOUR LOCAL POLICE DEPARTMENT OR WHERE THE IDENTITY THEFT TOOK PLACE.

- Be sure to keep a copy of the report or the report number. This will be necessary if you need to contact the reporting agencies or any creditors that need proof of the theft.

THE FBI REQUESTS THAT INTERNET/CYBERCRIMES ARE REPORTED AT WWW.IC3.GOV.

- Using this reporting portal allows the FBI to respond and work to stop perpetrators in a timelier manner.

VISIT WWW.FTC.GOV.

- This website helps with filing an identity theft report that the FTC can forward to other agencies.
- Ftc.gov provides the following sample letters to assist you with dealing with ID Theft:
 - Credit/ Debit card charges dispute letter
 - ID Theft letter to the credit bureau
 - ID Theft letter to a company (for a new account)
 - ID Theft letter to a company (for an existing account)
 - A letter to obtain business records relating to ID theft
 - A letter to stop debt collectors from trying to collect debts you don't owe
- FTC also has:
 - Copies of Fair Credit Reporting Act Section 605B, Section 609(e), Section 611, notice of furnishers of information
 - Personal Recovery Plans
 - Warning Signs of ID Theft
 - Credit Bureau Contact Info
 - Helpful contacts Info-This is contact info of the top federal government agencies and top companies that might need to be contacted.

PLACE A FRAUD ALERT ON YOUR CREDIT AT THE THREE REPORTING AGENCIES AND REVIEW YOUR CREDIT REPORTS. CALL THE TOLL-FREE NUMBERS OR VISIT THEIR WEBSITES TO PLACE A FRAUD ALERT. IT COULD ALSO BE BENEFICIAL TO PLACE A FREEZE ON YOUR CREDIT AS WELL.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- Transunion: 1-800-680-7289; www.transunion.com

Once you've placed the fraud alert, you are entitled to order free copies of your credit reports. Make sure to review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, or debts that you were not aware of. Should you find inaccurate information, you can file a dispute with the credit bureau reporting the incorrect information.

There are two different kinds of fraud alerts:

- *Initial alert* will stay on your credit report for at least one year. This could be used if your wallet was stolen, you were the target of a phishing scam, etc.
- *Extended alert* will stay on your credit report for seven years. This would be used if you were a victim of identity theft, and you have provided an identity theft report (the police report) to the reporting companies.

CLOSE ANY ACCOUNTS THAT YOU BELIEVE HAVE BEEN TAMPERED WITH OR OPENED FRAUDULENTLY.

- You may need to speak to someone in their fraud department. It's usually best to notify companies in writing as well. This will ensure they have all the correct information and can be documented accurately. Be sure to keep any correspondence during this process.
- When opening new accounts make sure to use new passwords and PINs, making sure to avoid any known information like birth date, SSN, phone number, etc.
- Review all your account statements so that you can be sure to dispute any transactions that were fraudulently made. You should receive a notice from the corresponding department once the dispute is complete. The timeframe for these disputes can vary from 45-90 days.

OTHER CONSIDERATIONS.

- Did any of your devices (computer, tablet, cell phone) get infected with any type of malware during this time? It's always suggested to have your devices scanned and wiped at a reputable company.
- Keep copies of all correspondences with financial institutions (fraudulent accounts opened, fraudulent transactions, etc.), police or other regulatory agency filings, disputed information (account transactions, credit reporting, etc.), or any other related correspondence during this time. Be sure to list names, dates, and any information you were provided with during the correspondence for your records.
- If debt accumulated from identity theft and you are being contacted by debt collectors, send them a letter within 30 days of the notice of debt explaining that you do not owe them money due to identity theft. Include copies of supporting evidence, especially the police report. While that may stop the collector from calling, the debt still needs to be disputed with the company they are collecting for. If you do not, that company could potentially send the request to a different debt collection company, report it on your credit report or even initiate a lawsuit to collect on the debt. A sample letter is available at www.ftc.gov.
- If you believe your mail has been stolen, provide the information needed to the identity thief, and notify the US Postal Inspection Service (USPIS) to investigate the potential stolen mail. You can find your local USPIS district office by calling your local post office or visiting uspis.gov/report.
- If your passport has been stolen, lost, or potentially being used fraudulently, contact the United States Department of State (USDS) by either calling the local field office or visiting <https://travel.state.gov/content/travel/en/passports/have-passport/lost-stolen.html>.
- Contact your service provider if you believe a new phone service has been fraudulently opened in your name or if your phone service has been compromised. Be sure to change any password or PIN on the accounts, or if they were falsely created account be sure to cancel them.
- If you have information regarding misuse of Social Security Number involving either the buying or selling of Social Security Cards or obtaining Social Security benefits, contact the Social Security Administration Office of the Inspector General in one of the following ways: File online at Home | Office of the Inspector General (ssa.gov).
- You can also call the SSA at 1-800-772-1213 to verify the accuracy of the earnings reported to your social security number, request a copy of your social security statement, or get a replacement social security card if yours is stolen. You may be required to follow this request with a written request.

By phone: 1-800-269-0271

By fax: 410-597-0118

Write to:

SSA Fraud Hotline

P.O. Box 17768

Baltimore, MD 21235



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