

Are you a victim of identity theft?



If you are a victim of identity theft, take the following four steps as soon as possible, and [keep a record](#) with the details of your conversations and copies of all correspondence.

1. **Place a fraud alert on your credit reports, and review your credit reports.**
2. **Close the accounts that you know, or believe, have been tampered with or opened fraudulently.**
3. **File a complaint with the Federal Trade Commission.**
4. **File a report with the closest law enforcement agency.**

See detailed information on the steps below.



1. Place a fraud alert on your credit reports, and review your credit reports.

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 to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too. If you do not receive a confirmation from a company, you should contact that company directly to place a fraud alert.

Equifax: 1-800-525-6285; www.equifax.com
P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com
P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com
Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Once you place the [fraud alert](#) in your file, you're entitled to order one free copy of your credit report from each of the three consumer reporting companies, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports. Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find fraudulent or inaccurate information, get it removed. See [Correcting Fraudulent Information in Credit Reports](#) to learn how. When you correct your credit report, use an [Identity Theft Report](#) with a [cover letter](#) explaining your request, to get the fastest and most complete results.

Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.

2. Close the accounts that you know, or 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. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.

If the identity thief has made charges or debits on your accounts, or has fraudulently opened accounts, ask the company for the forms to dispute those transactions:

- For charges and debits on existing accounts, ask the representative to send you the company's fraud dispute forms. If the company doesn't have special forms, use the [sample letter](#) to dispute the fraudulent charges or debits. In either case, write to the company at the address given for "billing inquiries," NOT the address for sending your payments.
- For new unauthorized accounts, you can either file a dispute directly with the company or file a report with the police and provide a copy, called an "Identity Theft Report," to the company.
 - If you want to file a dispute directly with the company, and do not want to file a report with the police, ask if the company accepts the FTC's [ID Theft Affidavit](#) (PDF, 56 KB). If it does not, ask the representative to send you the company's fraud dispute forms.
 - However, filing a report with the police and then providing the company with an Identity Theft Report will give you greater protection. For example, if the company has already reported these unauthorized accounts or debts on your credit report, an Identity Theft Report will require them to stop reporting that fraudulent information. Use the [cover letter](#) to explain to the company the rights you have by using the Identity Theft Report. More information about getting and using an Identity Theft Report can be found [online](#).

Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and has discharged the fraudulent debts. This letter is your best proof if errors relating to this account reappear on your credit report or you are contacted again about the fraudulent debt.

3. File a complaint with the Federal Trade Commission.

You can file a complaint with the FTC using the [online complaint form](#); or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Be sure to call the Hotline to update your complaint if you have any additional information or problems.

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

Additionally, you can provide a printed copy of your online Complaint form to the police to incorporate into their police report. The printed FTC ID Theft Complaint, in conjunction with the police report, can constitute an Identity Theft Report and entitle you to certain protections. 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.

4. File a report with your local.

Call your local police department and tell them that you want to file a report about your identity theft. **When on-base, contact Security Forces at 530-634-2131.**

Ask them if you can file the report in person. If you cannot, ask if you can file a report over the Internet or telephone. See below for information about Automated Reports. If the police are reluctant to take your report, ask to file a "Miscellaneous Incident" report, or try another jurisdiction, like your state police.

When you go to your local police department to file your report, bring a [printed copy of your FTC ID Theft Complaint form](#), your [cover letter](#), and your supporting documentation. The cover letter explains why a police report and an ID Theft Complaint are so important to victims.

Ask the officer to attach or incorporate the ID Theft Complaint into their police report. Tell them that you need a copy of the Identity Theft Report (the police report with your ID Theft Complaint attached or incorporated) to dispute the fraudulent accounts and debts created by the identity thief. (In some jurisdictions the officer will not be able to give you a copy of the official police report, but should be able to sign your Complaint and write the police report number in the "Law Enforcement Report" section.)



For further information or assistance contact us.

Airman & Family Readiness Center
17800 13th Street, Suite 400
Beale AFB, California 95903

(530) 634-2863

Fax: (530) 634-2087

www.bealeafrc.org

Information provided by the Federal Trade Commission (www.ftc.gov)

