

How to handle Identity Theft

General advice about Identity Theft

Identity theft can cause long-term effects for a victim's credit. This resource will help you understand how to begin the process of identity theft recovery. If you are a victim of identity theft, first review the enclosed guide from the FTC - **What To Do Right Away**. This is a very helpful "start" guide for victims of identity theft. The flyer advises what steps to take immediately, including:

Place a "fraud alert" or "credit freeze" on accounts and credit reports

You may want to begin a "fraud alert" or "credit freeze" on your credit accounts and with credit reporting agencies. This can help prevent new credit from being opened by others in your name. See the attached flyer for you to learn about these tools: What To Know About Credit Freezes and Fraud Alerts.

Obtain your credit reports.

It is important to check your current credit reports for credit activity you don't recognize. You may obtain your own credit reports free of charge from Equifax, Experian, and TransUnion. Obtaining your own reports for review does not affect your credit, as this is considered a "soft pull" of the report.

You can use a paid service to obtain your reports, but obtaining your free reports on your own is the best way to make sure you are getting the entire credit report from each bureau. The Annual Credit Report Request Service can provide you with all three reports for free. In fact, you are entitled to at least one free credit report per year, per credit bureau, upon request. In addition, you may request a free credit report any time you are denied credit based on information from a credit report. To obtain your credit reports using this free service you can:

- Go online to AnnualCreditReport.com and complete the online request process;
- Call 877-322-8228 to obtain your credit reports by phone. You may also call for information about mailing a request or to obtain your credit score;
- Mail the enclosed **Annual Credit Report Request Form**. Be sure to carefully follow the instructions when mailing this form. Keep a copy for your records if possible.

Make a Police Report

If there is an incident where you feel someone else obtained any item of value by falsely using your identity, you should report that incident to the local police. Then make sure to obtain a copy of the police report for each incident. Police reports of identity theft are helpful in several ways such as.

- Disputing these debts to creditors,
- Reporting your identity theft to the FTC, and
- Challenging any items on your credit reports with credit bureaus.

Report to the Federal Trade Commission (FTC)

The FTC has online portal called [IdentityTheft.gov](https://www.identitytheft.gov) for victims to report identity theft and develop a “recovery plan.” The website helps you plan the steps needed to minimize the negative impacts of identity theft. We strongly urge you to take advantage of all of these free resources to begin resolving your identity theft issue right away.

This resource is courtesy of the Consumer Program, Legal Services of Eastern Missouri, Inc.



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Is someone using your personal information to open new accounts, make purchases, or get a tax refund? **IdentityTheft.gov** can walk you through each step of the recovery process. Here's how to get started.

What To Do Right Away

Step 1: Call the companies where you know fraud occurred.

- Call the fraud department. Explain that someone stole your identity.
- Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
- Change logins, passwords and PINS for your accounts.

Step 2: Place a fraud alert and get your credit report.

- Contact one of the three credit bureaus. That company must tell the other two.

Equifax.com/CreditReportAssistance
1-888-766-0008

Experian.com/fraudalert
1-888-397-3742

TransUnion.com/fraud
1-800-680-7289

A fraud alert is free. It will make it harder for someone to open new accounts in your name.

You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file.

- Get your free credit report right away. Go to **annualcreditreport.com** or call 1-877-322-8228.

Did you already order your free annual reports this year? If so, you can pay to get your report immediately. Or follow the instructions in each fraud alert confirmation letter to get a free report, but it might take longer.

- Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.

Step 3: Report identity theft to the FTC.

- ❑ Complete the FTC's online complaint form at **ftc.gov/complaint**. Give as many details as you can. The complaint form is **not available** on mobile devices, but you can call 1-877-438-4338 to make your report.

Based on the information you enter, the FTC complaint system will create your Identity Theft Affidavit. You'll need this to complete other steps.

- ❑ Print and save your FTC Identity Theft Affidavit immediately. Once you leave the page, you won't be able to get your affidavit.

Do you need to update your affidavit? Call 1-877-438-4338.

Step 4: File a report with your local police department.

- ❑ Go to your local police office with:
 - a copy of your FTC Identity Theft Affidavit
 - a government-issued ID with a photo
 - proof of your address (mortgage statement, rental agreement, or utilities bill)
 - any other proof you have of the theft (bills, IRS notices, etc.)
 - the FTC's Memo to Law Enforcement (available at **IdentityTheft.gov**)

- ❑ Tell the police someone stole your identity and you need to file a report. If they are reluctant, show them the FTC's Memo to Law Enforcement.

- ❑ Ask for a copy of the police report. You'll need this to complete other steps.

- ❑ Create your Identity Theft Report by combining your FTC Identity Theft Affidavit with your police report.



Your identity theft report proves to businesses that someone stole your identity. It also guarantees you certain rights.

Go to **IdentityTheft.gov** for next steps.

Your next step might be closing accounts opened in your name, or reporting fraudulent charges to your credit card company. **IdentityTheft.gov** can help — no matter what your specific identity theft situation is.



FEDERAL TRADE COMMISSION

Consumer Information

consumer.ftc.gov

What To Know About Credit Freezes and Fraud Alerts

Credit freezes and fraud alerts can protect you from identity theft or prevent further misuse of your personal information if it was stolen. Learn what they do and how to place them.

- Credit Freezes (#freeze)
- Fraud Alerts (#alerts)

Credit Freezes

Who can place one: Anyone can freeze their credit report, even if their identity has not been stolen.

What it does: A credit freeze restricts access to your credit report, which means you — or others — won't be able to open a **new credit account** while the freeze is in place. You can temporarily lift the credit freeze if you need to apply for new credit. When the freeze is in place, you will still be able to do things like apply for a job, rent an apartment, or buy insurance without lifting or removing it.

Duration: A credit freeze lasts until you remove it.

Cost: Free

How to place: Contact **each** of the three credit bureaus (<https://www.identitytheft.gov/#/CreditBureauContacts>) — Equifax, Experian, and TransUnion.

Fraud Alerts

Fraud alerts are available in different situations and have different benefits.

Fraud alert

Who can place one: Anyone who suspects fraud can place a fraud alert on their credit report.

What it does: A fraud alert will make it harder for someone to open a new credit account in your name. A business must verify your identity before it issues new credit in your name.

When you place a fraud alert on your credit report, you can get a free copy of your credit report from each of the three credit bureaus.

Duration: A fraud alert lasts one year. After a year, you can renew it.

Cost: Free

How to place: Contact any one of the three credit bureaus (<https://www.identitytheft.gov/#/CreditBureauContacts>) — Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place a fraud alert on your credit report.

Extended fraud alert

Who can place one: An extended fraud alert is only available to people who have had their identity stolen and completed an FTC identity theft report at [IdentityTheft.gov \(https://identitytheft.gov/\)](https://identitytheft.gov/) or filed a police report.

What it does: Like a fraud alert, an extended fraud alert will make it harder for someone to open a new credit account in your name. A business must contact you before it issues new credit in your name.

When you place an extended fraud alert on your credit report, you can get a free copy of your credit report from each of the three credit bureaus **twice** within one year from when you place the alert, which means you could review your credit report six times in a year.

In addition, the credit bureaus will take you off their marketing lists for unsolicited credit and insurance offers (https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers) for five years, unless you ask them not to.

Duration: An extended fraud alert lasts seven years.

Cost: Free

How to place: Contact any one of the three credit bureaus (https://www.identitytheft.gov/#/CreditBureauContacts) — Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place an extended fraud alert on your credit report.

Active duty alert

Who can place one: Active duty service members can place an active duty fraud alert.

What it does: An active duty fraud alert will make it harder for someone to open a new credit account in your name. A business must verify your identity before it issues new credit in your name.

In addition, the credit bureaus will take you off their marketing lists for unsolicited credit and insurance offers (https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers) for two years, unless you ask them not to.

Duration: An active duty fraud alert lasts one year. After a year, you can renew it for the length of your deployment.

Cost: Free

How to place: Contact any one of the three credit bureaus (https://www.identitytheft.gov/#/CreditBureauContacts) — Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place an active duty fraud alert on your credit report.

Free credit monitoring for active duty service members

Active duty service members can get free electronic credit monitoring (https://www.consumer.ftc.gov/articles/what-know-about-identity-theft#services), which can detect problems that might be the result of identity theft. To sign up, contact **each** of the three credit bureaus (https://www.identitytheft.gov/#/CreditBureauContacts) — Equifax, Experian, and TransUnion.

Which Fraud Alert Is Right for You?

Fraud Alert	Extended Fraud Alert	Active Duty Alert
<p>Place when you're concerned about identity theft. It makes it harder for someone to open a new credit account in your name. It's free and lasts 1 year.</p>	<p>Place when you've had your identity stolen and completed an FTC identity theft report at IdentityTheft.gov (https://www.identitytheft.gov/) or filed a police report. It makes it harder for someone to open a new credit account in your name and removes you from <u>unsolicited credit and insurance offers</u> (https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers) for 5 years. It's free and lasts 7 years.</p>	<p>Place when you're on active military duty. It makes it harder for someone to open a new credit account in your name and removes you from <u>unsolicited credit and insurance offers</u> (https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers) for 2 years. It's free and lasts 1 year.</p>

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Related Items

- [What To Know About Identity Theft](https://www.consumer.ftc.gov/articles/what-know-about-identity-theft) (<https://www.consumer.ftc.gov/articles/what-know-about-identity-theft>)

Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. **Omission of any information may delay your request.**

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:
Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Date of Birth:

Month

Day

Year

Fold Here

Fold Here

First Name

M.I.

Last Name

JR, SR, III, etc.

Current Mailing Address:

House Number

Street Name

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

Previous Mailing Address (complete only if at current mailing address for less than two years):

House Number

Street Name

Fold Here

Fold Here

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

ZipCode

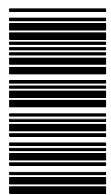
Shade Circle Like This →

Not Like This →

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

