

Driver's License Number:

If someone is using your driver's license number on bad checks, you may have to change your driver's license number. You must call the Department of Motor Vehicles to see if another license was issued in your name. You must also fill out the DMV complaint form to begin the fraud investigation process. Send the complaint form and all supporting documents to your local DMV investigation office.

Fraudulent Change of Address:

Notify the local Postal Inspector if you suspect an identity thief has filed a change of your address with the post office or has used the mail to commit credit or bank fraud. Find out where fraudulent credit cards were sent. Notify the local postmaster for that address to forward all mail in your name to your own address.

Phone Service:

If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new account. Change your password, and do not use a password that is easy to figure out such as your date of birth or your social security number.

Financial Literacy for the consumer provided by:

CACC is a licensed not-for-profit credit-counseling



237 First Avenue Suite 305 New York, NY 10003

212.260.2776

www.creditadvocates.org

Providing realistic solutions for solving credit and debt problems since 1996.

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Identity Theft: A Guide for Victims



This brochure provides victims of identity theft with the major resources to contact. It is very important to act quickly to minimize the damage.

In 2009, identity theft affected 11 million Americans, and advancements in technology give criminals increasingly creative ways to access your personal information. This is why it's extremely important to consistently check your credit card and banking statements as well as credit report consistently, in order to

mitigate the damage. Also, there are a number of preventative measures you can take to protect your identity.



Protect Your Identity:

1. Do not discuss your personal information with banks or creditors in public places, such as at work.
2. Shred all documents you intend to throw away that have your name, address, social security, or account information
3. Be wary of telephone or internet solicitations – if a deal sounds too good to be true, it probably is.
4. Do not deal with organizations you do not know. Check the reputability of a company with the Better Business Bureau.
5. Maintain records of your banking and financial accounts.

6. Consider where you use your credit and debit cards.
7. Use different passwords for your online banking and credit card accounts.

Report Identity Theft:

Contact all creditors with whom your name or identifying data have been fraudulently used to dispute fraudulent charges and close those accounts.

Request your creditor's fraud dispute forms, and provide copies of supporting documents. Request return receipts, which you should keep for your records.

Place a fraud alert on your credit reports, which will prevent any more accounts being opened in your name. You can call any of the three credit bureaus to do this. Once fraud has been reported, all three reports should be sent to you free of charge.

Experian 1-888-397-3742

Equifax 1-800-525-6285

Trans Union 1-800-680-7289



Review all three credit reports for discrepancies and newly opened accounts. Any fraudulent activity needs to be disputed.

File a complaint with the FTC by phone, at 1-877-438-4338 or on their website: <https://www.ftccomplaintassistant.gov/> 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.

Contact the FTC Social Security Administration at 1-800-269-0271, so that a fraud alert can be placed on your social security number.

File a report with the police department. Be sure to keep a copy of the police report. Some credit card companies require proof of a police report to verify the crime occurred.

Addressing Specific Issues:

Stolen Checks:

Stop payment on all outstanding checks that you are unsure of. Cancel your checking and savings accounts and open new accounts with new account numbers. Report any stolen checks to the check verification companies.

ATM Cards:

If your ATM card has been stolen, report it immediately. Get a new card and a new account number. When you receive the new card, be sure to use a new password that is difficult to guess.