



What To Do If You Are a Victim of Identity Theft

- **File a police report in each jurisdiction where the fraud occurred**
 - Send copies to your creditors and others that may require proof of the crime
- Order credit reports from: www.annualcreditreport.com, or 1-877-322-8228. Have fraud alerts placed on all accounts and make sure new ones are not opened unless you are notified.
- Contact the fraud departments of one of the three major credit bureaus to place a fraud alert on your credit file
 - Consider a “Credit Freeze”
 - EQUIFAX: 800-525-6285
 - EXPERIAN: 888-397-3742
 - TRANS UNION: 800-680-7289
- Close the accounts that have been affected. Refuse to pay fraudulent charges.
 - Phone each company’s fraud division.
 - Request copy of relevant fraud-dispute form.
 - Complete and return immediately;
- Contact the Identity Theft Resource Center at:
 - 858-693-7935, or www.idtheftcenter.org
- Contact Federal Trade Commission at:
 - 800-IDTHEFT, or www.consumer.gov/idtheft
- File your complaint with the FTC and Post Office
- Contact the Social Security Administration if you suspect that your social security number has been compromised
- Contact the Internal Revenue Service (IRS) to request a secure PIN number be associated with your income tax returns
- Request a new driver’s license from the state motor vehicle agency and have a fraud report attached to your driving record;
- Notify check-verification firms about any fraudulent checks (Int’l. Check Service @ 800-526-5380; Telecheck @ 800-927-0755; Certegy Check Services @ 800-437-5120);
- Consider engaging a credit protection/monitoring service (ex: LifeLock)

Keep notes on each contact and every step taken.

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