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IDENTITY THEFT/CREDIT CARD FRAUD

When someone uses your name and personal information to commit fraud, it's a crime. The problem is you may not know your identity or credit card information has been stolen /compromised until you receive the bills in the mail for transaction you did not authorize. If you have been a victim of identity theft follow these steps to minimize the damage and stop the thief.

FILE A POLICE REPORT

- Get the police report number for verification of the crime.

CONTACT THE NATIONAL CREDIT BUREAUS

1. EQUIFAX 800-525-6285 (Fraud Hotline) 800-685-1111 (Report Order) www.equifax.com	2. EXPERIAN 888-397-3742 (Fraud Hotline) 888-397-3742 (Report Hotline) www.experian.com	3. TRANSUNION 800-680-7289 (Fraud Hotline) 800-916-8800 (Report Order) www.transunion.com
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REPORT THE IDENTITY THEFT & REQUEST A "FRAUD ALERT". This ensures that you will be contacted before any new account is opened or an existing account is changed.

REQUEST COPIES OF CREDIT REPORTS. Review the reports carefully and identify any new accounts that may have been opened. Pay particular attention to the section of the report that lists "inquiries" from new companies. Contact these companies immediately and have them remove any pending or new accounts from their system.

NOTE: Credit Bureaus must provide free copies of credit reports to victims of identity theft.

FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION (FTC)

- Contact information: 877-438-4338 or www.consumer.gov/idtheft
- Use the FTC'S ID Theft Affidavit, a standard form that helps victims simplify the identity theft reporting process.

CONTACT THE SOCIAL SECURITY ADMINISTRATION

- Contact information: 800-269-0271 or www.ssa.gov
- Contact the SSA if it appears someone is using your social security information to obtain credit.

CONTACT BANKS & FINANCIAL INSTITUTIONS

- Report unauthorized use of credit/debit cards
- Stop and/or any card or account that has been compromised.
- Have your bank or other financial institution change your account number & issue new cards.

CONTACT THE U.S. POSTAL INSPECTORS

- Contact the U.S. Postal Inspectors if your mail was stolen or someone fraudulently changed your address.

For additional information you can visit www.identitytheft.org to learn how to regain credit.