

IN CASE YOU ARE A VICTIM OF IDENTITY THEFT OR SUSPECT YOU MIGHT BE:

1. Alert the credit reporting agencies (CRAs) by phone and in writing that you are a victim of identity theft/fraud. Request that a "fraud alert" be placed in your file, along with a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to you free of charge. Order a copy of your current credit report. Know that it is always better to write to the CRAs than to telephone.

Equifax

To report fraud: 1-800-525-6285

and write: P.O. Box 740241, Atlanta, GA 30374-0241

To order a report: 1-800-685-1111

or write: P.O. Box 740241, Atlanta, GA 30374-0241

Experian

To report fraud: 1-888-EXPERIAN (397-3742)

and write: P.O. Box 9532, Allen TX 75013

To order a report: 1-888-EXPERIAN (397-3742)

or write: P.O. Box 9701, Allen TX 75013

TransUnion

To report fraud: 1-800-680-7289

and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

To order a report: 800-916-8800

or write: P.O. Box 1000, Chester, PA 19022

2. Mail all letters via certified mail and keep copies of all letters and proof of receipt of certified mail.
3. Contact your bank and creditors and inform them **by phone and by mail** that you are a victim of theft of identity.
4. BE VIGILANT--- Check your credit card statements and banking statements carefully each month to make sure all charges and withdrawals

are yours and, should you find any that are not, write the credit card company/bank fraud department (address will be on the back of your statement) and inform them of forgery and fraud.

5. **Keep copies of all letters sent to all parties.** Keep records of everything involved in your efforts to clear up fraud, including copies of written correspondence and records of telephone calls.
6. Contact the creditors for any accounts that have been tampered with or opened fraudulently. Speak with someone in the security or fraud department of each creditor, and follow up with a letter you have signed 3 times confirming your signature. Use the ID Theft Affidavit sent by the creditor company when disputing new unauthorized accounts or
7. File a police report. Get a copy of the police report to submit to your creditors and others that may require proof of the crime.
8. File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you. Call 1-877-IDTHEFT- or www.consumer.gov/idtheft- that is for the FTC- act as a fraud victim and follow the steps on our web site at www.identitytheft.org and www.privacyrights.org- If your name is on the account, you are entitled to copies of all statements, applications, etc.

CONTACT THE CREDIT REPORTING AGENCY	<i>To report fraud</i>	To order a report
EQUIFAX	<i>1-800-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374- 0241</i>	1-800-685-1111 or write: P.O. Box 740241 Atlanta, GA 30374-0241
EXPERIAN	<i>1-888-EXPERIAN (397- 3742) and write: P.O. Box 9532, Allen TX 75013</i>	1-888-EXPERIAN (397- 3742) or write: 701 Experian Parkway P.O. Box 9701 Allen TX 75013
TRANSUNION	<i>1-800-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634</i>	1-800-916-8800 or write: P.O. Box 1000 Chester, PA 19022