

## **WHAT TO DO IF YOU'RE ARE A VICTIM OF IDENTITY THEFT**

- 1. Notify credit bureaus. Ask that your account be flagged with a fraud alert and that creditors call you before extending credit.**
- 2. Report the crime to law enforcement. Make sure the police report contains the numbers of the accounts on which fraud has occurred and get a copy of the report.**
- 3. Report the crime to the Federal Trade Commission. Include the police report number. They share information with investigators nationwide.**
- 4. If the perpetrator has opened accounts in your name, contact the creditors immediately by phone and in writing. Also inform the credit reporting bureaus.**
- 5. If the thief is using your existing credit cards, call the credit card companies and report the unauthorized activity. Get replacement cards with new account numbers. Follow up in writing.**
- 6. If debt collectors attempt to require you to pay the unpaid, fraudulent accounts, get the name of the collection company, the name of the person calling, the phone number and address. Also get the name and address of the referring credit issuer, the amount of the debt, account number and date of the charges. Tell the collection agent that you are a victim of identity theft. The collection company is required by law to inform the creditor.**
- 7. If your bank checks or ATM card are stolen, contact the bank immediately. Stop payment on outstanding checks you are not sure of. Get new accounts—all of them, not just the one you think has been violated. Get a new ATM card and a new password. Monitor all of your statements very carefully.**
- 8. U.S. Mail – Notify local postal inspector if you think someone has fraudulently filed a change of address. Find out the new address and report any fraudulent use, like receiving credit cards. Also, notify the post office and the police if you believe someone is tampering with your mail.**
- 9. You may need to change your driver's license number if someone is using yours as ID on bad checks or for other types of fraud.**

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- 10. Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If you are wrongfully arrested or prosecuted for criminal charges, contact law enforcement and let the court with jurisdiction over the case know that you are a victim of identity theft. Also, in Nevada beginning on January 1, 2006, the Attorney General will begin to issue Identity Theft Passports to victims who request one.**
- 11. KEEP GOOD RECORDS. Keep a log of all conversations regarding the theft of your identity. Note time spent and expenses incurred. You may be able to get restitution when the criminal is convicted.**
- 12. DON'T GIVE IN. Do not pay any bill or portion of a bill that is the result of fraud. Do not cover fraudulent checks. Don't file for bankruptcy. If anyone tries to convince you to do this, report it to state and federal authorities.**

**TWO GOOD WEBSITES THAT GIVE INFORMATION ON WHERE TO GO FOR HELP**

**[www.privacyrights.org](http://www.privacyrights.org)**

**[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)**