

IDENTITY THEFT / PRECAUTIONS / ACTION

If you believe you have fallen victim to identity theft, you should contact the three credit bureaus listed below to place a fraud alert on your credit. A fraud alert prohibits new credit from being established without your approval. Additionally, request a credit report from each bureau. Review each report carefully for any errors or unexplained items. Credit reports may be requested annually, without a fee.

EQUIFAX

www.equifax.com

Report fraud: 800-525-6285

Order a credit report: 800-685-1111

PO Box 740241

Atlanta, GA 30374-0241

EXPERIAN

www.experian.com

Report fraud: 888-397-3742

Order a credit report: 888-397-3742

PO Box 1017

Allen, TX 75013-0949

TRANSUNION

www.tuc.com

Report fraud: 800-680-7289

Order a credit report: 800-916-8800

Fraud Victim Assistance Department

PO Box 6790

Fullerton, CA 92834

Identity Theft Actions

- **File a police report**
Identity theft is a crime. A police report can act as proof to your creditors that you are not at fault.
- **File a complaint with the Federal Trade Commission (FTC)**
File a complaint form on the FTC's website. When you file this form, the FTC will investigate your situation and respond. You can also report fraud over the phone by calling the toll-free Identity Theft Hotline at 877-ID-THEFT or 877-438-4338.
- **Fill out an ID Theft Affidavit**
Fill out the ID Theft Affidavit, available on the FTC's Web site, and send it to your creditors to help ensure that you are not held responsible for fraudulent charges made to your account. Some creditors require their own form, so check with each to find out what they need.
- **Close fraudulently accessed or opened accounts**
Closing these accounts safeguards you from future complications. Speak to the fraud department of each of your creditors to find out how to close any fraudulently accessed accounts.
- **Change all passwords**
Change every password for financial services accounts first, beginning with your bank accounts and your accounts with us. Then change any other passwords (for example, your password for email or retail accounts) that may have been compromised.
- **Keep records of everything**
Save everything documenting your efforts to repair the damages you incur: email messages, letters, records of phone calls and the people you speak to, and the results of any contacts.

Identity Theft Information and Resource Links

FTC: www.consumer.ftc.gov/features/feature-0014-identity-theft
FTC Form: www.consumer.ftc.gov/articles/0277-create-identity-theft-report
IRS: www.irs.gov/uac/Identity-Protection
IRS Form: www.irs.gov/pub/irs-pdf/f14039.pdf