

Identity Theft

ARE YOU A VICTIM OF IDENTITY THEFT? If so, take the following actions to protect yourself:

- 1. Immediately place an Initial Fraud Alert on your credit reports.** Initial Fraud Alerts are free. To place an Initial Fraud Alert on your credit reports, call *one* of the three credit reporting companies (**Equifax:** 800-525-6285; **Experian:** 888-397-3742; or **TransUnion:** 800-680-7289). The credit reporting company you call will contact the other two companies on your behalf.
- 2. Order a free credit report from *each* of the three credit reporting companies and review each report for unauthorized or fraudulent activity.** Placing an initial fraud alert on your credit reports entitles you to a free report from each company (even if you have otherwise obtained a free credit report in the previous year).
- 3. Immediately contact all businesses (including banks and credit card companies) that have an unauthorized debt or charge registered in your name.** Inform each business that you are a victim of identity theft and provide the details of the unauthorized debt or charge. Keep a log of all communications and send formal letters by certified mail.
- 4. Create an Identity Theft Report.** An Identity Theft Report consists of two items: 1) an Identity Theft Affidavit; and 2) an Official Police Report. Follow these steps to create your Identity Theft Report:
 - Step 1:** File a complaint with the Federal Trade Commission (FTC). You may file your complaint by calling the FTC's identity theft hotline at 877-438-4338 or by filing electronically at <https://www.ftccomplaintassistant.gov>. After you file your complaint, the FTC will provide you with your Identity Theft Affidavit. Print the Affidavit.
 - Step 2:** Bring the Identity Theft Affidavit to your local police department. File a formal police report and receive an official copy of the police report.
 - Step 3:** Attach your Identity Theft Affidavit to the official police report. The combined documents constitute your Identity Theft Report.
- 5. Provide your Identity Theft Report to every creditor that is attempting to collect an unauthorized debt.**

ARE YOU DEPLOYING? If so, consider placing an Active Duty Military Alert on your credit reports.

Military members away from their normal duty station can place an active duty military alert on their credit reports by calling one of the three credit companies (**Equifax:** 800-525-6285; **Experian:** 888-397-3742; or **TransUnion:** 800-680-7289). The Active Duty Military Alert forces all credit companies to contact you or your designated representative before granting credit to anyone seeking credit in your name.

The material in this handout represents general legal advice. Since the law is continually changing, some provisions in this pamphlet may be out of date. It is always best to consult an attorney about your legal rights and responsibilities regarding your particular case.