

## MEMBER IDENTITY THEFT PACKET

Identity Theft is when your personal information such as your Social Security number, credit card number, or name is stolen and/or used to commit fraud or other crimes.

If you are a victim of identity theft, the following checklist can help organize the steps you may need to take to protect yourself. Use the [Chart Your Course of Action Form](#) (see last page) to keep organized.

- STEP 1: Call the companies (e.g. credit card, financial institution) where you know fraud occurred.**
  - **Immediately upon your knowledge** of fraudulent activity, notify the companies where it occurred. Your liability is dependent upon the timing of your discovery and reporting of the fraudulent activity.
  - Call the fraud department. Explain that someone stole your identity.
  - Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
  - Change logins, passwords and PINS for your accounts.
  
- STEP 2: Get a copy and review your Credit Report**
  - You are entitled to order one free copy of your credit report from each of the three consumer reporting companies. For your free annual report, go to: [www.annualcreditreport.com](http://www.annualcreditreport.com).
  - After receiving your current credit reports, review them carefully. Be sure to check for
    - Any companies you have not contacted.
    - Accounts you haven't opened or debts you don't recognize.
  - Check that the following information is correct:
    - Your Social Security number
    - Your address
    - Your name and initials
    - Your employers
  
  - Continue to frequently check your credit report to make sure no new fraudulent activity has occurred especially for the first year after you have discovered your identity has been stolen. To make the most of this service, contact a different bureau throughout the year (**example:** *April-Trans Union, August-Equifax, December-Experian*)
  
- STEP 3: Place a Fraud Alert on your Credit Reports**
  - A Fraud Alert is something that the major credit bureaus attach to your credit report. When you or someone else attempts to open up a new credit card, car loan, cell phone etc., the lender/vendor should contact you by phone in order to verify that the requests were in fact made by you. If you are not reachable by phone, the credit accounts may not be opened. **A creditor is not required by law to contact you even if you have a fraud alert in place. It is the responsibility of the victim to maintain contact with the credit bureaus. Victims should check periodically for at least six months.**
  
  - In order to place a Fraud Alert on your credit report contact the phone numbers of any of the three consumer reporting companies listed on the next page.
    - **Only one of the three companies will need to be contacted.** The company you call is required to contact the other two consumer reporting companies.

**Note:** Fraud alerts and victim statements expire; you will need to renew them periodically. Ask each bureau about its policy.

- Consumer Reporting Companies

**TransUnion**

Phone: 1-800-680-7289

Website: [www.transunion.com](http://www.transunion.com)

**Equifax**

Phone: 1-800-525-6285

Website: [www.equifax.com](http://www.equifax.com)

**Experian**

Phone: 1-888-397-3742

Website: [www.experian.com](http://www.experian.com)

***To further protect yourself, you can also place a Credit Freeze on your account.***

***A Credit Freeze (AKA Security Freeze) actually restricts access to your credit report, making it more difficult for identity thieves to open new accounts in your name. As a consumer, you will have to lift the freeze if you are attempting to apply for new credit. A freeze remains in place until you ask the credit reporting agency to temporarily lift or remove it. A freeze must be lifted no later than three (3) business days after being requested. Cost to place or remove a freeze varies.***

## **STEP 4: Report Identity Theft to the Federal Trade Commission**

- The Federal Trade Commission, the nation's consumer protection agency, collects complaints about companies, business practices, identity theft, and episodes of violence in the media. The information that you enter into the ID Theft Complaint Form can be used as part of an Identity Theft Report, which is an important tool in recovering from identity theft. Based on the information you enter the FTC complaint system will create your Identity Theft Affidavit and recovery plan.
- Contact information: <https://www.usa.gov/identity-theft>  
1-877-438-4338  
TDD 1-202- 326-2502
- **Print and save your FTC Identity Theft Affidavit immediately.** The printed copy of your ID Theft Complaint Form (a.k.a. Identity Theft Victim's Complaint and Affidavit) can provide additional details for the police report.

## **STEP 5: Contact your local police, sheriff or other law enforcement to file a report**

- File a police report with your local police or the police in the community where the identity theft took place. Provide the police with:
  - The printed copy of your Identity Theft Victims' Complaint and Affidavit
  - A government issued ID with a photo
  - Proof of your address (mortgage statement, utility bill, rental agreement, etc.)
  - Any other proof you have of the theft (bills, IRS notices, etc.)
- Get a copy of the reports or the police department complaint number to submit to your creditors and other that may require proof of the crime.

## Additional Information & Resources

- Notify Postal Inspector if you suspect mail theft and alert your mail carrier**
  - If you suspect that an identity thief has used the mail to commit fraud file a Mail Theft Complaint at <https://postalinspectors.uspis.gov/>
  
- Contact you telephone, electrical and other utility companies.**
  - Alert companies of the possibility that someone may attempt to establish new services using you identification.
  
- Contact the Department of Motor Vehicles and place a fraud alert on your license if you believe your driver's license number has been compromised**
  
- In the extreme case, you may want to contact the local office of Social Security Administration to have your Social Security number changed**
  - If you suspect that your Social Security Number is being used fraudulently, call the Social Security Fraud Hotline at 1-800-269-0271.
  - Under certain circumstances, the Social Security Administration may issue you a new Social Security number, at your request. If after trying to resolve the problems brought on by identity theft, you continue to experience problems, consider this option carefully. A new Social Security number may not resolve your identity theft issues, and may create additional problems.
    - For example: a new Social Security number does not necessarily ensure a new credit record because credit bureaus may combine the credit record from your old Social Security number with those from your new Social Security number.
    - Be sure to notify all credit grantors, bureaus and financial institution of this change.
  - Order a copy of your Personal Earnings and Benefits statement at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount)
    - A thief could possibly be using you SSN for employment purposes

### **Federal Trade Commission (FTC)**

Website: [www.consumer.ftc.gov/](http://www.consumer.ftc.gov/)

Phone: 1-877-438-4338

### **Privacy Rights Clearinghouse (PRC)**

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

Phone: 1-619-298-3396

### **Identity Theft Survival Kit**

Website: [www.identitytheft.org/](http://www.identitytheft.org/)

## CHART YOUR COURSE of ACTION (FTC)

Use this form to record the steps you've taken to report the fraudulent use of your identity.  
Keep this list in a safe place for reference.

### Credit Bureau – Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
TransUnion	1-800-680-7289			

### Banks, Credit Card Issuers and Other Creditors.

(Contact each creditor promptly to protect your legal rights).

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

### Law Enforcement Authorities – Report Identity Theft

Agency/Department	Phone Number	Date Contacted	Contact Person	Comments
Federal Trade Commission	1-877-IDTHEFT			
Local Police Department				