

What to do if You Have Become a Victim

If you have become a victim of identity theft, follow the steps below:

1. Report the theft to the three major credit reporting agencies: Experian, Equifax and Trans Union Corporation.
 - a) Request that they place a fraud alert and a victim's statement in your file. This will alert creditors to contact you before opening any new accounts or making any changes.
 - b) Request a free copy of your credit report to check whether any accounts were opened without your consent.
 - c) Request that the agencies remove inquiries and/or fraudulent accounts stemming from theft.
2. Notify FSFCU and your other financial institutions and ask them to flag your account and contact you regarding any unusual activity:
 - a) If checks were stolen, place stop payments on them.
 - b) If bank accounts were set up without your consent, close them.
 - c) If your ATM card was stolen, get a new card, account number and PIN.
 - d) Use Identity Theft Affidavit to dispute new unauthorized accounts.
3. Notify the issuers of the credit cards you carry. If unauthorized charges appear on your legitimate credit cards or if unauthorized cards have been issued in your name:
 - a) Request replacement cards with new account numbers.
 - b) Monitor credit card bills for new fraudulent activity.
 - c) If found, report it immediately to the credit card issuers and credit reporting agencies.
4. Check with any online accounts, merchants or payment services that you use for any fraudulent activity against your account.
5. Contact your local police department to file a criminal report.
6. Contact the Social Security Administration's Fraud Hotline to report the unauthorized use of your personal identification information.
7. Notify the Department of Motor Vehicles of your identity theft. Check to see whether an unauthorized license number has been issued in your name.
8. File a complaint with the Federal Trade Commission. Ask for a free copy of ID Theft: When Bad Things Happen in Your Good Name, a guide that will help you guard against and recover from your theft.
9. Document the names and phone numbers of everyone you speak to regarding the incident. Follow-up your phone calls with letters. Keep copies of all correspondence.

Contact Information

Federal Trade Commission
(877) IDTHEFT (438-4338)

Social Security Fraud Hotline
(800) 269-0271

Internet Fraud Complaint Center

Equifax
Order a report: (800) 685-1111
Report fraud: (888) 766-0008

Experian
(888) EXPERIAN (397-3742)

Trans Union
Order a report: (800) 916-8800
Report fraud: (800) 680-7289