



## Identity Theft Worksheet

If you are a victim (or suspect that you have been a victim of Identity Theft) it is important to take these steps as soon as possible:

1. **Place a Fraud Alert on your Credit Report.** This can be done by contacting:

<b>Trans Union</b>	<a href="http://www.transunion.com">http://www.transunion.com</a>	<b>1-800-680-7289</b>
<b>Equifax</b>	<a href="http://www.equifax.com">http://www.equifax.com</a>	<b>1-800-525-6285</b>
<b>Experian</b>	<a href="http://www.experian.com">http://www.experian.com</a>	<b>1-888-397-3742</b>

*You only need to contact one of the three reporting agencies - the one that you call is required to contact the other two, and they will also place an alert on your file. An initial Fraud Alert will stay on your credit file for at least 90 days but can be extended for up to seven years.*

2. **Once you have placed a Fraud Alert on your Credit Report, you are entitled to one free credit report from each agency.** Remember to inform them to only use the last 4 digits of your Social on the report, so that they do not display your entire social security number.
3. **Review your Credit Reports carefully.** Look for inquiries with companies you haven't contacted, accounts that you did not open, addresses that you do not recognize and debts or other information that you cannot explain.
4. **Close the accounts that you know (or believe) have been tampered with.** Call and speak with someone in the Fraud Department with each Creditor. Make sure that you follow it up in writing and include copies (not the original) of supporting documentation. It is very important to notify them in writing. Send the letters via *Certified Mail, Return Receipt Requested*, so that you have a record of when the company receives your information.
5. **File a dispute directly for new, unauthorized accounts by contacting the company using the contact information provided on your report.** Ask the representative if they accept the FTC's ID Theft Affidavit. (The ID Theft Affidavit can be found on the 'Resources' page of our website). If they don't accept the ID Theft Affidavit, ask them to send you their Fraud Dispute Forms.
6. **File a Report with the Federal Trade Commission.** You can call the Identity Theft Hotline at 1-877-ID-THEFT or use the online complaint form:

[www.ftccomplaintassistant.gov/#crmt&panel1-1](http://www.ftccomplaintassistant.gov/#crmt&panel1-1)

7. **File a report with your local police department,** or in the community where the identity theft took place. It is best to do this in person, but if you cannot, ask if you can file a report over the internet or phone. If they are reluctant to take your report, ask about a 'Miscellaneous Incident' Report or try the State Police. You can also check with your State Attorney General's Office to see if the law requires the police to take a report for Identity theft.

***Continue to check your credit reports periodically, especially in the first year after you discover the identity theft, to ensure that there has been no additional fraudulent activity.***

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