News Release

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Personal Privacy: What To Do If You Are a Victim of Identity Theft

Identity theft happens when someone steals your personal information and uses it without your permission. It’s a serious crime that can wreak havoc with your finances, credit history, and reputation, and can take time, money, and patience to resolve. There are many things you can do if you are a victim of identity theft. Most of the time victims of this type of theft are burdened with the task of solving the problem themselves, however there are agencies and organizations that can help you. Visit http://www.consumer.ftc.gov/articles/0274-immediate-steps-repair-identity-theft for immediate steps to follow.

Once you discover you have been a victim it is important that you act quickly to minimize the damage on your financial reputation. When resolving the identity theft, keep a log of all the conversations, plus dates, times, who you spoke with, and phone numbers. It is best to follow up conversations in writing. Be sure to send all letters in via certified mail with a return receipt requested. Also, keep copies of all letters and documents in your personal files.

Complete the following four tasks immediately if you have been or are an identity theft victim:

Contact the police department where the identity theft took place. Obtain a copy of this police report. Do this in case you need to send a copy to your bank, credit card companies, and to any others who need proof of the crime.

Call or write the three top credit bureau fraud departments. Inform them about your identity theft. You should request that a fraud alert be placed on your file. Also, request that no new credit be granted without your okay. The three major credit bureaus can be notified at the following addresses and phone numbers:

Equifax Credit Information Services, Inc
P.O. Box 740241
Atlanta, GA 30374
888-766-0008

TransUnion Fraud Victim Assistance Department

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You must notify your banks and other financial places within two days of learning of your identity theft. You may be responsible for the first $50 of your loss. Most of the time, the victim does not have to pay a dime.

Open a new checking and saving account with new account numbers and passwords. Use passwords that are not easy for thieves to figure out. Do not use your mother’s maiden name, your birth date, your pet’s name, your children’s name, last four digits of your social security number as passwords, these are easy to figure out. Remember your quick actions are needed if you are a victim of identity theft.


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