

IDENTITY THEFT CHECKLIST

- Report the crime to the local police.
- Report the identity theft to the fraud department of one of the credit reporting agencies (Equifax, Experian, or TransUnion) as soon as possible. (One must notify the other two agencies.)
- Request a copy of your credit report and request that only the last four digits of your Social Security number (SSN) be used on the report.
- Close any accounts that have been compromised or have been opened fraudulently.
- Inform the credit reporting agencies and credit issuers of any fraudulent accounts and incorrect information.
- Obtain new credit cards and destroy the old ones.
- Alert anyone who has received your credit report in the past six months of any disputed, fraudulent, or incorrect information.
- Have an extended, seven-year fraud alert placed on your credit report.
- Report the identity theft to the FTC's identity theft hotline (877-438-4338), the IRS at 800-908-4490 (and file Form 14039, *Identity Theft Affidavit*), and the state's tax agency.
- Contact your local postal inspector (in cases of mail fraud).
- Check your Social Security earnings record to make sure no one is using your SSN.
- Contact your health insurance company if your insurance card was accessed or stolen.
- Contact utilities to ensure no new accounts have been opened in your name.
- Tell debt collectors you are a victim of fraud.
- Create an identity theft file and keep copies of everything.
- Change all passwords.