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What to Do If Your Identity is Stolen

I. Place fraud alerts on your credit reports, and review your credit reports.

- Fraud alerts can help prevent an identity thief from opening any more accounts in your name.
- Once you have placed the alert on your file, you're entitled to order free copies of your credit report. - Contact all three credit bureaus or go to www.annualcreditreport.com

II. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

- Call and talk to someone in the security or fraud department of each creditor.
- Follow-up the telephone conversation in writing, and include copies (not originals) of supporting documents. Make sure you send these letters by certified mail, return receipt requested, so you can document when the creditor's received the letter.
- Ask the creditor if you need to fill-out a fraud dispute form, or if you can provide them with an "Identity Theft Report" from the police department.
- Finally, ask the company for a letter stating that they have closed the disputed actions and have discharged the fraudulent debts.

III. File a complaint with the Federal Trade Commission (FTC)

- When you complete an online complaint form from the FTC and a police report; you can constitute an Identity Theft Report that entitles you to certain protections.
 - 1) Report can permanently block fraudulent information from appearing on your credit report.
 - 2) Report can ensure that debts do not reappear on your credit report.
 - 3) Report can prevent a entity from continuing to collect debts that result from identity theft.
 - 4) Report can place an extended fraud alert on your credit report.

IV. File a report with your local police or the police in the community where the identity theft took place.

- Contact your local police department and tell them that you want to file a report about your identity theft.
- Try to file the report in person. If you cannot file the report in person, then ask if you can file a report over the Internet or telephone.



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- If your police department will not file a report, then ask to file a "Miscellaneous Incident" report.
- Make sure you ask the police to incorporate the ID Theft Complaint into their police report. You will need to these together to dispute the fraudulent accounts and debts created by the identity thief.

V. Other Considerations for Specific Personal Identifiers

Passports: In the case of a lost or stolen passport, it is important to notify the U.S. Department of State immediately. <http://travel.state.gov/passport/lost>

Social Security Card: The following year in June (you have to wait till after that year's taxes are filed), contact the Social Security Administration and ask for a copy your Personal Earnings and Benefits Estimate Statement. Check it over to see if it is correct and does not show more jobs than you have had.

To report Social Security fraud: call **(800) 269-0271** or E-mail: **oig.hotline@ssa.gov**

Health Insurance: Notify the medical insurance carrier immediately. You don't want someone using your information for any kind of medical purpose. Request a replacement policy number.

Auto Insurance/AAA: Notify the insurance company immediately. You don't want someone using your information in the event of an accident. Request a replacement policy number.

Library and Video Store Cards: Contact the issuing company/agency. Ask for that account to be closed and another opened with a replacement number. You may also want to add a password to the new account.

All Other Cards: Contact the issuing company, school, or employer. Notify them of the loss and request a replacement card with a new account number. In the event that the SSN was the membership number, request that an alternate number be used or that a letter be added to the membership number. This will help to separate your usage from that of the thief.

Birth Certificate: Notify the issuing county recorder's office of the loss. In the future, do not carry this on your person unless needed that day.

Discount or Annual Passes: Notify the issuing business and see if they have a replacement policy.

Supermarket Club Cards: Do not worry about these, unless you use them to cash checks.

Prepaid Phone Cards: Say goodbye and write these off as a loss, if they are non-renewable.

Workplace Theft: If your wallet or PDA was lost or stolen at work, notify both the HR and Security Departments. You might recommend a notice be posted warning other personnel to take additional security precautions.