Identity Theft

What to Do If You Are a Victim of Identity Theft?

Identity theft is the deliberate use of someone else's identity such as name, date of birth, social security number, driver's license number, bank account, credit card numbers, PIN numbers, electronic signatures, fingerprints or passwords to commit fraud. The person whose identity has been assumed may suffer adverse consequences!

Here Are Some Important Tips to Follow:

Place a fraud alert 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.

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

Call <u>Federal Trade Commission</u> to file a report. (877) 438-4338

Call one of the 3 National Credit bureaus to put a freeze on your credit.

- 1. Equifax (888) 548-7878
- 2. TransUnion (888) 909-8872
- 3. Experian (888) 397-3742

Call the <u>IRS</u> to inform them of your situation. 1-(800) 829-3903

Call the <u>IRS Identity Theft Department</u> to file a report. 1-(800) 908-4490

Call <u>any company</u> you have financial affiliations with to warn them as well.

Additional Information

Federal Trade Commission (FTC) **Consumer Information** https://www.consumer.ftc.gov/articles/0271-warning-signs-identity-theft

Internal Revenue Services (IRS) https://www.irs.gov and search for form 14039. Print and fill it out. Then mail it to the address shown on the form.

The IRS will process your case within 180 days, and send you a letter with an <u>Identity Protection Pin</u> to use when filing your taxes.