

ATTENTION FRAUD VICTIMS

If you suspect someone has opened an account in your name, you should take the following steps:

TODAY:

1. Immediately put fraud alerts on your credit files through all three credit bureaus. You can do this by phone or online. You need to contact only one of the bureaus; the first one must contact the other two.

A 90-day fraud alert is free.

Experian.com/fraudalert 1-888-397-3742

TransUnion.com/fraud 1-800-680-7289

Equifax.com/CreditReportAssistance 1-888-766-0008

2. Contact all of your existing banks, credit cards, investment firms, etc., and alert them that you've got some big-time identity theft going on and want to add extra security to your accounts, extra passwords, etc. You want it to be flagged if anyone tries to change your mailing address, request a new card, etc.

3. Change your passwords on any accounts that you access online.

4. Change your PINs on any ATM cards.

AS SOON AS POSSIBLE - IN THE NEXT FEW DAYS:

5. Fill out an identity theft affidavit online through the Federal Trade Commission.

<https://www.identitytheft.gov> If you don't have a computer, go to the library for this. It's worth it. I was super impressed with this process because after you fill out the form with the names of the banks involved, their addresses, it spits out pre-written form letters for you to mail to each bank and each credit bureau.

6. Make copies of the FTC affidavit.

7. Mail the letters to each bank involved, with a copy of the FTC affidavit.

8. Make a police report. Tell the police department you need it for the the banks and credit bureaus. Yes, you realize that it's unlikely they will be able to investigate your case. That's OK. You're still entitled to have a police report filed.

NOW AND FOREVER

9. Watch out for anything odd in the mail -- a letter about an account you didn't apply for, a letter from a company thanking you for your recent phone call if you didn't call them.

10. Keep an extra close eye on all of your bank and credit card accounts. For the next couple of months, I'd check them online every day. Then you can ratchet back to every few days.

NEXT WEEK

11. It may take a week or so for a copy of the police report to be available for you to pick up. Make copies of the police report.

12. Mail letters to each of the three credit bureaus requesting a credit freeze. The FTC site will give you choices to generate letters for extended fraud alerts or credit freezes. I don't think freezes are the right thing for everyone, but they definitely are for you. Because you are a victim of identity theft, you should be exempt from the normal \$5 charge per bureau. You should include a copy of the FTC affidavit and police report with each letter.

<https://www.transunion.com/credit-freeze/place-credit-freeze>

<https://www.experian.com/freeze/center.html>

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

13. When you get your credit reports, go over them carefully for any discrepancies, especially accounts or inquiries you don't recognize, or balances that aren't correct. Dispute any inaccurate or questionable information per the instructions provided.

14. When you get the responses from the credit bureaus about your credit freezes, make sure to file the passwords away in a safe place. You will have an incredibly difficult time getting those files unlocked if you ever need to get another credit card or shop for insurance.