Take Action if You are a Victim

1. Call your local police department — Financial fraud is a crime.

2. Contact the fraud units of all three credit bureaus. Ask them to "flag" your account, which tells creditors that you are a victim of identity fraud. Also, add a victim's statement to each of your credit bureau reports that asks creditors to contact you in person to verify all applications made in your name. Call the fraud units of the credit bureaus at:

TransUnion Fraud Assistance Department	1-800-680-7289
Equifax Fraud Assistance Department	1-800-525-6285
Experian Fraud Assistance Department	1-888-397-3742

3. Call the Federal Trade Commission's ID Theft hotline at 1-877-IDTHEFT. The hotline is staffed by counselors trained to help ID theft victims. Check out the FTC Web site, which includes an Identity Theft Affidavit to help simplify the process of clearing up accounts opened by an identity thief.

4. Notify your banks. They can help you obtain new account numbers for all of your checking, savings and other accounts. Be sure to pick a new PIN number for your ATM and debit cards. Close all of your credit card accounts and open with new account numbers.

5. Notify the Postal Inspector if you suspect mail theft, which is a felony.

6. Contact the Social Security Administration (SSA). Depending on your situation, you may need a new Social Security number. The SSA's telephone number is 1-800-772-1213. You also may want to contact your telephone, long distance, water, gas and electric companies to alert them that someone may try to open an account in your name.

7. Maintain a log of all the contacts you make with authorities regarding the matter. Write down each person's name, title, and phone number in case you need to re-contact them or refer to them in future correspondence.

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