

Identity Theft

Use this checklist and major resources to contact if your identity has been stolen.

1. **Immediately call the fraud units** of the three credit reporting companies to report fraud:
 - a. [Experian](#)
(800) 301-7195
 - b. [Equifax](#)
(800) 525-6285
 - c. [TransUnion](#)
(800) 680-7289
2. **Contact creditors immediately.**
 - Contact all creditors where your name has been fraudulently used.
 - Get replacement cards with new account numbers.
 - Monitor your mail and credit card bills for evidence of new fraudulent activity.
3. **Report the crime.**
 - [File a police report.](#)
 - Give them as much information and documentation as possible.
 - Request a copy of your police report. Credit card companies and banks may require you to provide the report.
4. **Call your bank to report stolen checks, ATM cards, or fraudulent accounts.**
 - If you have had checks stolen or bank accounts set up fraudulently, put stop payments on any outstanding checks.
 - Cancel your checking and savings accounts and get new account numbers.
 - If your ATM card has been stolen or compromised, get a replacement card with a new account number and set up a new password.

Grade: 6

Word Count: 431

5. **Call the [Social Security Administration](#)** to report fraudulent use of your Social Security number.

Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the [Department of Justice](#) and the [FBI](#).

Resources

Credit Reporting Bureaus

[Equifax](#)

- P.O. Box 740241, Atlanta, GA 30374-0241
- To report fraud, call (800) 525-6285
- To order credit report, call (800) 685-1111

[Experian](#)

- P.O. Box 1017, Allen, TX 75013
- To report fraud, call (800) 301-7195
- To order credit report, call (800) 682-7654
- To opt out of pre-approved offers of credit and marketing lists, call (800) 353-0809

[TransUnion](#)

- P.O. Box 390, Springfield, PA 19064
- To report fraud, call (800) 680-7289
- To order credit report, call (800) 916-8800
- To opt out of pre-approved offers of credit and marketing lists, call (800) 680-7293

If you have been denied credit, you are entitled to a free credit report.

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Social Security Administration

- To report fraud, call (800) 269-0271
- To order your Earnings and Benefits Statement, call (800) 772-1213

Remove your name from mail and phone lists

Direct Marketing Association Mail Preference Service

P.O. Box 9008, Farmingdale, NY 11735

Telephone Preference Service

P.O. Box 9014, Farmingdale, NY 11735

Report fraudulent use of your checks

- CheckRite: (800) 766-2748
- Chexsystems: (800) 428-9623
- Chexsystems: (800) 437-5120
- National Processing Company: (800) 526-5380
- TeleCheck: (800) 710-9898