

Answers to Victim's Questions

What do I do if my checks or bank account information were stolen?

Close your bank account. Open a new one with a new account number. Tell the bank you want to use a new password for access to your new account. Do not use your mother's maiden name or the last four digits of your Social Security number. Report the stolen checks to the check verification companies that stores use. For more information on stolen checks, see "Identity Theft: What to Do When It Happens to You," at: www.privacyrights.org/fs/fs17a.htm.

What do I do if my driver's license, learner's permit, or Motor Vehicles Department issued ID card was stolen?

Immediately contact your local DMV office to report the theft. Ask them to put a fraud alert on your license. If the thief is using your license as ID, you may want to change your license number. Ask DMV for an appointment. Take a copy of the police report and copies of bills or other items supporting your claim of fraud. You will also need to prove your identity. Take current documents such as a passport, a certification of citizenship or naturalization, or a U.S. military photo ID. DMV will issue a new driver's license or ID card number when you meet all the requirements. For more information, see "Identity Theft: Have You Been A Victim of Identity Theft? DMV Can Help," available at www.dmv.ca.gov/pubs/brochures/fast_facts/ffd124.htm.

What if my mail was stolen or my address was changed by the ID thief?

Notify the Postal Inspector if you think the identity thief has stolen your mail or filed a change of address request in your name. To find your nearest Postal Inspector, look in the white pages of the telephone book for the Post Office listing under United States Government. Or go to the Postal Inspection Service's web site at www.usps.gov/websites/depart/inspect/.

What do I do if I am wrongly accused of a crime committed by an ID thief?

In the case of a false civil judgment, contact the court where the judgment was entered. Report that you are a victim of identity theft. In the case of a false criminal judgment, contact the local US Attorney's Office and the FBI. Ask them for information on how to clear your name. To find the local field office of the FBI, look in the white pages of the telephone book for the FBI under United States Government. Or go to the FBI's web site at <http://www.fbi.gov/contact/fo/fo.htm>.

What do I do if I am contacted by a debt collector?

Tell the debt collector that you are the victim of identity theft. Say that you dispute the validity of the debt. Say that you did not create the debt and are not responsible for it. Send the collector a follow-up letter saying the same things. Include a copy of your police report and of any documents you've received from the creditor. Write that your letter gives notice that a situation of identity theft exists. Send the letter by certified mail, return receipt requested. If the debt collector is not the original creditor, send your letter within 30 days of receiving the collector's first written demand for payment.

What if I think my Social Security number is being used?

Sometimes, an identity thief will use the victim's Social Security (SS) number to be able to work. It's a good idea to check your Social Security earnings record to see if the thief is using your SS number. You can get a copy of your earnings record by calling 1-800-772-1213. Or get a Request for Social Security Statement (Form 7004) at www.ssa.gov/online/ssa-7004.pdf. If the thief is using your SS number, call the Social Security Fraud Hotline at 1-800-269-0271. You can also read "When Someone Misuses Your Number" at: www.ssa.gov/pubs/10064.html.

What a victim must do immediately!

1. Report the fraud to the 3 major credit bureaus

Ask each of the credit bureaus to flag your file with a "fraud alert." Also, ask them to add a victim's statement to your credit report. The victim's statement tells creditors to call you to get your approval if they receive requests to open new accounts. Give them a phone number to use to contact you. Ask each credit bureau for a free copy of your credit report. As a victim of identity theft, you have the right to a free report from each credit bureau. For more on what to tell the credit bureaus, see "Identity Theft: What to Do When It Happens to You" at: www.privacyrights.org/fs/fs17a.htm.

2. Make a police report

Under the law of most states, you can report identity theft to your local police department. Ask the police to issue a police report of identity theft. You may have to show copies of the laws to the police. The laws are on the last pages of this information sheet. Give the police as much information on the theft as possible. Give them any new evidence you collect to add to your report. Be sure to get a copy of your police report. You will need to give copies to creditors and the credit bureaus. For more information, see "Organizing Your Identity Theft Case" by the Identity Theft Resource Center, available at www.privacyrights.org/fs/fs17b-org.htm.

3. Request information on fraudulent accounts.

When you file your police report of identity theft, the officer may give you forms to use to request account information from credit grantors. If the officer does not do this, you can use the forms available from the Office of Privacy Protection at www.privacyprotection.ca.gov/howto530.8.htm.

Send copies of the forms to all creditors where the thief opened or applied for accounts, along with copies of the police report as described below. Give the information you receive from creditors to the investigating officer.

4. Call all the creditors.

Call all creditors for any accounts that the thief opened or used. When you call, ask for the security or fraud department. Creditors can be credit card companies, other lenders, phone companies, other utility companies, and department stores. Tell them you are an identity theft victim. Ask them not to hold you responsible for charges the thief made. Ask them to close those accounts and to report them to credit bureaus as "closed at consumer's request." If you open new accounts, have them set up to require a password or PIN to approve use. Don't use your mother's maiden name or the last four numbers of your Social Security number as your password. For more information on what to tell creditors, see the "Identity Theft: What to Do When It Happens to You," available at www.privacyrights.org/fs/fs17a.htm and the Federal Trade Commission's "When Bad Things Happen to Your Good Name," available at: www.ftc.gov/bcp/online/pubs/credit/idtheft.htm.

5. Review your credit reports carefully

Look for accounts opened in your name that you did not open. Also, look for charges to your accounts that you did not make. And look for late payments or non-payments that are not yours. Check your name, address and Social Security number. Look at the Inquiries section of the report. Ask the credit bureaus to remove any inquiries from companies holding fraudulent accounts in your name. Ask each credit bureau to remove all information in your credit report that results from the theft. Order new credit reports every three months until your situation has cleared up. You may have to pay \$8 for each report after the first free one.

6. Use the ID Theft Affidavit

The Federal Trade Commission's ID Theft Affidavit is a form that can help you clear up your records. The Affidavit is accepted by the credit bureaus and by many major creditors. Send copies of the completed form to creditors where the thief opened accounts in your name. Also send copies to creditors where the thief made charges on your account, to the credit bureaus, and to the police. The form is available on the FTC web site at www.consumer.gov/idtheft/affidavit.htm.

7. Write to the credit bureaus

Write a letter to each credit bureau. Repeat what you said in your telephone call (see above). Send copies of your police report and completed ID Theft Affidavit. Remind the credit bureaus that they must remove any information that you, an identity theft victim, say is the result of the theft. Send your letters by certified mail, return receipt requested. Keep a copy of each letter.

8. Write to your creditors

Write a letter to each creditor. Repeat what you said in your telephone call (see above). Send copies of your police report and the completed ID Theft Affidavit. Send your letters by certified mail, return receipt requested. Keep copies of your letters. Continue to review your bills carefully and report any new fraudulent charges to the creditor.