

Customers who suspect identity theft may need assistance. The following is a quick reference.

- 1) Contact the fraud departments of the three major credit bureaus.

Equifax

Order Report: 800-685-1111

Report Fraud: 800-525-6285

Website: www.equifax.com

Experian

Order Report: 888-397-3742

Report Fraud 888-397-3742

Website: www.experian.com

Trans Union

Order Report: 877-322-8228

Report Fraud: 800-680-7289

Website: www.tuc.com

Report you are an identity theft victim.

Request a “fraud alert” be placed on your file.

Request a victim’s statement requesting all creditors call before opening any new accounts or changing accounts.

Request copies of credit reports.

Follow-up in writing – Fair Credit Billing Act requires written communications to resolve errors.

Send your communication by certified mail and request return receipt to document credit bureau received correspondence and the date

- 2) Contact all financial institutions and/or creditors/credit card companies – Security or Fraud Departments - follow up in writing (certified mail with return receipt). Consider closing existing checking accounts and freezing/closing all credit card accounts. Do not forget ATM/Debit cards, online access to accounts, broker accounts and safe deposit boxes.
- 3) File a report with the local police and/or the police in the community where the identify theft occurred. Be sure to keep a copy of the filing.
- 4) Contact the Federal Trade Commission (FTC) Consumer Response Center

Telephone: Identity Theft Hotline: 877-438-4338

Mail: Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Website: www.consumer.gov/idtheft

- 5) Contact your Department of Motor Vehicles (DMV) your social security number could be used to get a license.

6) Contact the Social Security Administration

Telephone: 800-772-1213
Mail: Social Security Fraud Hotline
P.O. Box 17768
Baltimore, MD 21235
Website: www.ssa.gov

7) This is a law enforcement arm of the U.S. Postal Service.

Telephone: 617-556-4400
Website: www.usps.gov

8) Contact your State Attorney General's office
Massachusetts Attorney General's Consumer Complaint Information Office: 617-727-8400

9) Check guarantee companies

National Check Processing Co.: 800-366-2425
Website: www.telecheck.com

International Check Services Company: 800-526-5380
Efund – contact your financial institution and ask them to contact this organization for you.

Check Systems
Telephone: 888-478-6536
Website: www.chexhelp.com

10) To find out if the identity thief has been passing bad checks in your name, call:
SCAN: 1-800-262-7771

11) Passport – if you have one contact the passport office immediately

12) Document
Keep a written record with the day, date, time, and contact name of your conversations, correspondence, and the steps you have taken to report fraudulent use of your identity.

NOTE: If fraudulent charges appear on accounts, call the Consumer Credit Counseling Service at 888-845-5669 for help in clearing false claims from your credit report.

Information accurate as of 1/26/09