

## IDENTITY THEFT WHAT TO DO IF IT HAPPENS TO YOU

- ◆ Report any crime to the police immediately. Obtain a copy of the police report in the event that your bank, credit card or insurance company needs proof of the crime.
- ◆ Alert your creditors immediately. Request new credit cards with new account numbers and assign a password that you create to your account to protect it from address changes and unauthorized inquiries.
- ◆ Report the loss to your bank. Close the checking and related savings accounts and open new ones. Stop payments on all outstanding checks.
- ◆ Contact the three credit reporting agencies Fraud Victim Assistance departments. Request a copy of your credit report and ask that a victim statement be added to your file immediately.
- ◆ Notify your local Postal Inspector if you suspect the criminal may have filed a change of address, stolen your mail, or used the postal service to commit the fraud using your identity. If a change of address was filed, obtain the “new” address from the Postmaster and ask that all mail addressed to that location in your name be forwarded to your “true” address.
- ◆ If your ATM card was stolen or compromised, request a new card, account number, and password or PIN number. Do not use the old password or PIN number.
- ◆ Call the Social Security Administration to report the fraudulent use of your Social Security Number.
- ◆ Report a stolen or missing driver’s license to the DMV.
- ◆ If you have a passport, notify the passport office and request that they notify you if anyone orders a new passport in your name.

The *Woodbury Police Department* recently received a police report detailing the theft of your checks, credit cards, social security card, driver’s license, purse or wallet. This letter is designed to help you take action to deal with the problems which could result from the loss of any of these items or from any resulting identity theft.

### IF YOUR KEYS WERE TAKEN:

Change or re-key whichever locks need to be changed for your protection.

### IF YOUR CHECKS OR CREDIT CARDS WERE TAKEN:

**Notify your bank if you have not already done so, and then** call the three credit reporting bureaus to report the loss and ask them to put a **FRAUD ALERT** on your account so **NO NEW CREDIT** will be issued without contacting you.

### IF YOUR SOCIAL SECURITY CARD WAS TAKEN:

Call the Social Security administration **FRAUD HOTLINE** to notify them of the loss and get information on how to get a duplicate card.

SSA Fraud Hotline

(800)269-0271

[www.ssa.gov](http://www.ssa.gov)

### IF YOUR DRIVER’S LICENSE WAS TAKEN:

Apply for a new Driver’s License as soon as possible and ask them if anyone has applied for a license since yours was stolen. They can refer you to an investigator.

### IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:

Call the U.S. Postal Inspector about mail being falsely forwarded.

USPS Inspection Service

(877)876-2455

[www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)

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**IF YOUR STOLEN CHECKS OR CREDIT CARDS HAVE BEEN USED:**

Contact the banks and/or businesses that accepted your checks or cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

**IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:**

Call the police department and make an Identity Theft report. In Minnesota, Identity Theft becomes a crime only when any victim (person or business) suffers a monetary loss. Also call the Federal Trade Commission to file a complaint. You can also obtain valuable information on their website.

**FTC ID THEFT COMPLAINTS** (877)438-4338  
[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

To report fraud to the FTC (other than ID Theft) call:  
(877)382-4357

**CREDIT BUREAU CONTACT INFORMATION:**

**Experian**

Fraud Victim Assistance  
(888)397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

Fraud Victim Assistance  
(800)680-7289  
[www.transunion.com](http://www.transunion.com)

**Equifax**

Fraud Victim Assistance  
(800)525-6285  
[www.equifax.com](http://www.equifax.com)

**OTHER INTERNET RESOURCES FOR ADVICE AND INFORMATION:**

1. Minnesota Attorney General Office [www.ag.state.mn.us/Consumer/Scams](http://www.ag.state.mn.us/Consumer/Scams)
2. F.B.I. [www.fbi.gov](http://www.fbi.gov)
3. Privacy Rights Clearinghouse [www.privacyrights.org](http://www.privacyrights.org)
4. PRC-Identity Theft Resources [www.privacyrights.org/categories/identity-theft](http://www.privacyrights.org/categories/identity-theft)
5. Internet Fraud Complaint Center [www.ic3.gov](http://www.ic3.gov)
6. NWCCC Website [www.nw3c.org](http://www.nw3c.org)
7. W3C Web Security [www.w3.org](http://www.w3.org)

**OTHER PHONE RESOURCES FOR ADVICE AND INFORMATION:**

Federal Government Information Center (for agency phone numbers) (800)333-4636  
[www.info.gov/ncc](http://www.info.gov/ncc)

**What you can do to protect yourself and your family from being victimized again:**

- ➔ Never leave your purse or wallet unattended in your vehicle or place of employment.
- ➔ Don't put your D/L number on your checks. This makes it easy to get a false ID made.
- ➔ Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud.
- ➔ Shred credit card offers you get in the mail. Thieves steal mail and trash to get these.
- ➔ **NEVER** give your card number out to someone calling you – Make charges only when *you* call. Remember, Card Fraud Investigators will never call and ask for your number and expiration date.
- ➔ Never put outgoing mail in an unsecured mailbox.

**THE GOOD NEWS: You may not be responsible for monetary losses.**

The banks and credit card companies may refund your money losses (if any). They also may hold your money while they are conducting an investigation in the case. Some can charge you up to \$50 per account, but most do not.