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A Consumer's Checklist for Handling Identity Theft

Identity theft occurs when someone steals your personal information, such as your Social Security number or bank account information, to commit fraud or other crimes. Identity theft can take many forms and can leave your finances in disarray, or damage your credit rating. Below are some helpful reminders and resources to minimize the damaging effects of having your identity stolen.

If you are a victim of identity theft or believe you may be a victim, be sure to do each of the following:

- Consider placing a fraud alert on your credit file
 - Place a fraud alert on your credit file by contacting the fraud department of any of the three major credit reporting agencies.
 - i. A fraud alert requires creditors to contact you prior to opening a new account or making changes to an existing account. The fraud alert remains in place for at least 90 days.
 - ii. The fraud alert requires all three credit reporting agencies to send you a credit report for free.
- Obtain a copy of your credit report
 - You are entitled to one free credit report per year from each of the three major credit reporting agencies (Equifax, Experian, and TransUnion), but consumers who are victims of identity theft or suspect they could be should obtain one immediately and consider frequent monitoring of their reports.
 - You can request credit reports from the three major credit reporting agencies by calling (877) 322-8228 or visiting www.annualcreditreport.com
- Dispute unauthorized transactions
 - Write a letter to each credit reporting agency disputing any fraudulently opened accounts or information.
 - The credit reporting agency has 30 days to investigate and remove any erroneous or unverified information.

- Report the incident
 - Identity theft is a crime. File a police report with your local police department. Keep a copy for yourself and provide additional copies to each of your creditors and credit reporting agencies.
 - Note that some creditors rely on a credit score or another automated credit application system and may not see these alerts if they do not obtain your full consumer report.
 - Active military members
 - i. If you are currently serving in our armed forces, you may wish to voluntarily place an active duty alert on your credit file. It serves as an extra protection, as additional steps must be taken to extend credit in your name.
 - ii. For one year after the alert has been requested, credit reporting agencies exclude you from any lists they provide to third party insurance providers or creditors unless you consent to it.
- Consider placing a security freeze on your credit report
 - By placing a security freeze on a credit report, you can prohibit a credit reporting agency from releasing information from your credit report without your written permission. If you filed a police report and provided the credit reporting agency with a copy, the agency cannot charge you for placing or removing a security freeze. If not, the agency can charge up to \$5 for each action.
 - Each credit reporting agency has its own requirements when administering a security freeze. To request a security freeze on your credit report, you must contact each of the three national credit reporting agencies individually. Be sure to check that you meet each reporting agency's individual requirements for placing a security freeze.
 - A reporting agency has three days to place a security freeze on your credit report and five days to provide both confirmation and a personal identification number (PIN) or password to make changes to the status of your security freeze.
- File a complaint with/report the situation to the FTC and Attorney General's Office
 - If you believe this is a recurring scam and wish to report it, contact both agencies to do so.
- Close affected accounts
 - Close all accounts you know have been opened fraudulently or tampered with by reaching out to your credit card companies, financial institutions, or other possible creditors.

- Additional Tips
 - Write down the names of anyone with whom you spoke, what was said, and the date of the conversation
 - i. Keep all original documentation, such as police reports and letters to and from creditors. Send copies of all documents when needed.

Report the theft to:

- All companies who handle your personal accounts
 - If there are unexplained or unwarranted charges on your credit card statement, cell phone bill, utility bill or other miscellaneous billing statement, immediately contact your provider(s). You should also request a change of password to prevent further tampering with your account, and, in certain cases you may even need to open a replacement account.
- Federal Bureau of Investigation (FBI)
 - The FBI may also investigate some financial crimes. Typically, the FBI focuses on fraud rings engaged in conspiracies to defraud financial institutions.
 - You can file a report on their [Internet Crime Complaint Center](#)
- Passport Services Office
 - If your passport is stolen, immediately report it as such by completing the [form](#) (“Statement Regarding Lost or Stolen Passport: DS-64”) provided by the U.S. Department of State Passport Services Office.
- Social Security Administration
 - If your Social Security card has been stolen, contact the Social Security Administration to request a replacement card.
- United States Postal Service (USPS)
 - If you believe an identity thief has filed for a change of address under your name, contact the U.S. Postal Inspection Service.
 - Postal Inspectors may have jurisdiction over your case if the identity thief has used the mail to commit credit or bank fraud.
 - If you can determine where the fraudulent credit cards or checks were sent, contact the local Postmaster for that address and file a complaint and a police report. Be sure to request that change of address forms submitted on your behalf **not be** accepted.

Helpful Contacts

State and Federal Government Agencies

Massachusetts Office of Consumer Affairs and Business Regulation

501 Boylston Street, Suite 5100
Boston, MA 02116

Consumer Hotline: (617) 973-8787
(888) 283-3757

www.mass.gov/consumer

Office of the Attorney General

One Ashburton Place
Boston, MA 02108

Phone: (617) 727-2200

TTY: (617) 727-4765

Consumer Hotline: (617) 727-8400

www.mass.gov/ago

Federal Bureau of Investigation

201 Maple Street

Chelsea, MA 02150

Phone: (857) 386-2000

Federal Trade Commission

Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580

Identity Theft Helpline: (877) 438-4338

TTY: (866) 653-4261

www.consumer.gov/idtheft

www.ftc.gov

Credit Reporting

AnnualCreditReport.com

Central source for annual free credit reports from all credit reporting agencies

Order credit reports by phone: (877) 322-8228 Opt out of pre-approved offers:

(888) 5-OPT-OUT

Main Number: (888) 567-8688

www.annualcreditreport.com

Equifax

Order credit reports by phone: (800) 685-1111

Place a fraud alert on a credit: (888) 766-0008

www.equifax.com

Experian

Order credit reports by phone: (888) 397-3742

To report fraud or identity theft: (888) 397-3742

www.experian.com

TransUnion

Order credit reports by phone: (877) 322-8228

Dispute an item on your credit report:

(800) 888-4213

Fraud Victim Assistance Department:

(800) 680-7289

www.transunion.com

Other Helpful Resources

Massachusetts Registry of Motor Vehicles Phone:

(617) 351-4500

Toll-free: (800) 858-3926

TTY: (877) 768-8833

www.mass.gov/rmv

Social Security Administration

Office of the Inspector General

Fraud Hotline: (800) 269-0271

TTY: (866) 501-2101

www.ssa.gov

www.ssa.gov/oig

U.S. Department of State Passport Services Office

Phone: (877) 487-2778

www.travel.state.gov/passport

U.S. Postal Service

Phone: (800) 275-8777

TTY: (877) 889-2457

www.usps.com