



# Identity THEFT

Identity theft is a serious crime. It occurs when personal information is stolen and used without your knowledge to commit fraud and other crimes.

Identity theft will cost you time, money and even your good name.

Identity theft is a fast growing crime in America. There are numerous ways for criminals to obtain your personal information. If you believe you have become a victim, act quickly to minimize the damage.

## THERE ARE MANY DIFFERENT TYPES OF THEFT:

- CREDIT CARD FRAUD
- BANK FRAUD
- FRAUDULENT LOANS
- SOCIAL SECURITY FRAUD
- DRIVER'S LICENSE THEFT
- COMMUNICATIONS SERVICES FRAUD
- INCOME TAX FRAUD



## STEPS TO TAKE IF YOU ARE A VICTIM

1. Contact the fraud department of the three major credit bureaus. Through the credit bureaus place a fraud alert on your credit reports and monitor your credit. Placing a fraud alert puts creditors on notice that you have been a victim of fraud/identity theft.
2. Request a credit report. Each person is entitled to a FREE credit report through each of the three main bureaus per year.
3. Close the accounts that you know, or believe, have been opened fraudulently or used without your permission. Prevent offers for new credit cards being mailed to you. To stop preapproved credit offers call 1-888-5-OPT-OUT. This will reduce the risk of your information being available to open fraudulent accounts.
4. Cancel credit cards, requesting new cards/new account numbers.
5. If a Driver's License is involved contact your local DMV.
6. If social security numbers are involved contact the Social Security Administration's Fraud Hotline at 1-800-269-0271.
7. File a complaint with the Federal Trade Commission (FTC) at 1-877-IDTHEFT or at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
8. File a report with your local police department.



If you fall victim to identity theft immediately contact the fraud division at the three major credit bureaus:



### EQUIFAX

1-800-525-6285  
P.O. Box 740250  
Atlanta, GA 30374



### EXPERIAN

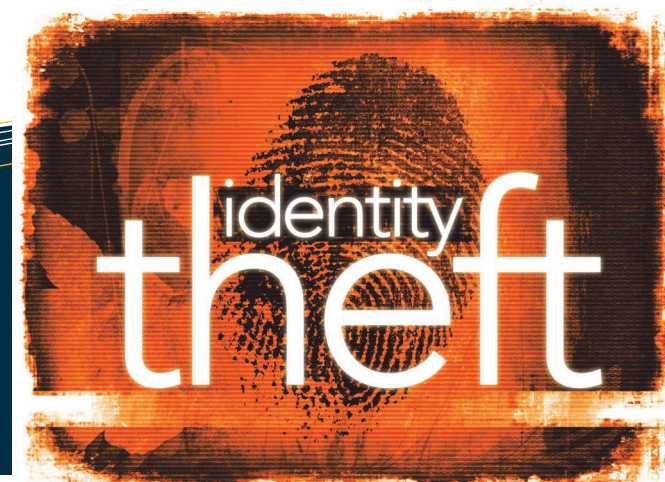
1-888-397-3742  
P.O. Box 1017  
Allen, TX 75013



### TRANSUNION

1-800-680-7289  
P.O. Box 6790  
Fullerton, CA 92634

Put a fraud alert on your credit file



ARE YOU AT RISK?

Understanding Identity Theft - A Serious and Increasingly Common Crime