

## RESOURCES

### Credit Reporting Bureaus - Fraud Divisions

#### Equifax:

P.O. Box 740250, Atlanta, GA 30374

Report a Fraud: (800) 525-6285

Online Fraud alert: [www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)

#### Experian (formerly TRW):

P.O. Box 1017, Allen TX 75013

Report a Fraud: (888) 397-3742

Online Fraud alert: [www.experian.com/fraud](http://www.experian.com/fraud)

#### TransUnion:

PO Box 6790, Fullerton, CA 92634

Report Fraud: (800) 680-7289

Online Fraud alert: <http://www.transunion.com/personal-credit/credit-disputes/fraud-alerts.page>

### Free Annual Credit Reports

All consumers are eligible to obtain one free annual credit report from each Credit Bureau every twelve months.

Order by phone: (877) 322-8228

Order online: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

By mail: P.O. Box 105281, Atlanta, GA 30348-5281

*Remember, if you have been the victim of credit fraud [15 USC 1681j (b)] or are denied credit [15 USC 1681j (c)] you are entitled to a free credit report. If you are a victim of fraud, be sure to ask the credit bureaus for free copies. They will often provide them.*

### Direct Marketing

Opt out of pre-approved offers of credit or marketing lists by contacting:

**OptOut Prescreen:** [www.optoutprescreen.com](http://www.optoutprescreen.com)

Phone: (888) 567-8688

Remove your name from mail or phone lists by writing to:

**Direct Marketing Association:** [www.dmachoice.org](http://www.dmachoice.org)

*Mail Preference Service:*

P.O. Box 9008, Farmingdale, NY 11735

*Telephone Preference Service:*

P.O. Box 9014, Farmingdale, NY 11735

### Personal Check Fraud Help

Check Rite: (701) 214- 4123

CrossCheck: (800) 552-1900

Chexsystems: (800) 428-9623

Telecheck: (800) 710-9898

## GOVERNMENT RESOURCES

Federal Citizen Info Center: (800) 333-4636

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

Federal Bureau of Investigation: (404) 697-9000

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

Federal Trade Commission: (877) 438-4338

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

GA Dept. of Consumer Affairs: (404)651-8600

[www.consumer.georgia.gov](http://www.consumer.georgia.gov)

Georgia Dept. of Driver Services: (404) 657-9300

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

### Social Security Administration

Fraud Investigations (800) 269-0271

Earnings and Benefits Statement (800) 772-1213

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

### Laws

Federal: [www.usa.gov](http://www.usa.gov)

- Federal Identity Theft and Assumption Deterrence Act Public Law 105-318,112 Stat.3007 (Oct. 1998)

- Fair Credit Reporting Act (FCRA) 15 U.S.C.1681 et seq.

State of Georgia: [www.georgia.gov](http://www.georgia.gov)

- Identity Fraud O.C./G.A. 16-9-121

### Passports (Lost/Stolen)

US Department of State: (877) 487-2778

[www.travel.state.org](http://www.travel.state.org)

## DUNWOODY POLICE DEPARTMENT

[WWW.DUNWOODYPOLICE.COM](http://WWW.DUNWOODYPOLICE.COM)

# IDENTITY THEFT

## WHAT TO DO IF IT HAPPENS TO YOU



4800 Ashford Dunwoody Road  
Dunwoody, GA 30338

Main Phone: (678) 382-6900  
Investigations: (678) 382-6908

**Officer:** \_\_\_\_\_

**Case#** \_\_\_\_\_

# IDENTITY THEFT

## What Is Identity Theft?

Unauthorized Use of Personal Identifying Information.

(a) Every person who willfully obtains personal identifying information of another person, and uses that information for any unlawful purpose, including obtaining, or attempting to obtain credit, goods, services, or medical information in the name of the other person without the consent of that person, is guilty of an offense.

Identity theft involves acquiring key pieces of someone's identifying information such as name, address, date of birth, bank account numbers, social security number or mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

## I'm a Victim of Identity Theft. What Should I Do?

Keep a log of all contacts and conversations with the authorities and financial institutions including dates, times, names, and phone numbers. Also note time spent and any expenses incurred. Confirm conversations in writing and send correspondence by certified mail. Keep copies of all letters and documents.

1. **Credit Bureaus-** Immediately call the Fraud units of the three credit reporting companies Experian, Equifax, and TransUnion. Report the theft of your credit cards or numbers. Ask that your account be flagged. Also, add a victim's statement to your report, up to 100 words ("My ID has been used to apply for credit fraudulently. Contact me at 555-123-4567 to verify all applications.") Be sure to ask how long the fraud alert is posted to your account and how you can extend it if necessary. *These measures may not entirely stop new fraudulent accounts from being opened by an imposter. Ask the credit bureaus in writing to provide you with free copies of your credit report every few months so you can monitor them.*

## What Should I Do? (Cont'd)

Ask the credit bureaus for names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask the credit bureaus to remove inquiries that have been granted due to the fraudulent access.

2. **Creditors/Credit Cards-** Contact all creditors with whom your name has been used fraudulently - by phone and in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Ask that the old accounts be processed as "Account closed at consumers request." Carefully monitor your mail and credit card bills for evidence of new fraudulent activity. Report it immediately to credit grantors.

3. **Stolen Checks-** If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Place stop-payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account.

4. **ATM Cards-** If your ATM or credit card has been lost, stolen or compromised, get a new card, account number and password. Do not use your old password/PIN number. When creating a password /PIN number, don't use common numbers like the last four digits to your social security number or your birth date. Avoid using ATM machines in convenience stores, bars, and/or airports. Always check the card reader for signs of tampering and never expose your password or PIN number. If you have not received a card you were expecting in the mail, find out where the card was sent.

5. **Fraudulent Change in Address-** Notify your local Postal Inspector if you suspect an identity thief has filed a change of address with the post office or has used the mail to commit credit or bank fraud. Notify the local Postmaster for the address to forward all mail in your name to your own address. You may also need to talk to your local mail carrier.

6. **Social Security Number Misuse-** Call the Social Security Administration to report fraudulent use of your Social Security card number. As a last resort, you may request a new number. However, the SSA will only change it if you fit their fraud victim criteria. Also, order a copy of your Earnings and Benefits Statement and check it for accuracy.

## What Should I Do? (Cont'd)

7. **Passports-** If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport fraudulently.

8. **Drivers License-** You may need to change your drivers license number if someone is using yours as identification on bad checks. Call the Department of Driver Services to see if another license was issued in your name. Place a fraud alert on your license. Go to your local DDS office and request a new number. Also, fill out the DDS complaint form to begin the fraud investigation process. Send supporting documents with the complaint form to the nearest DDS office.

9. **Law Enforcement-** Report the crime to the law enforcement agency serving your area. Give them as much information as possible. Get a copy of your police report as soon as it is available. Keep the report number handy in order to give it to your creditors and others who may require verification of your case. Credit card companies and banks may require you to show the report to verify the crime.

10. **False Civil and Criminal Judgments-** Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a Civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the State Department of Justice and the FBI. Ask how to clear your name.

11. **Legal Help-** You may want to consult an attorney to take legal action against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor. Call the local Bar Association to find an attorney who specializes in Consumer Law and the Fair Credit Reporting Act.

12. **Dealing With Emotional Stress-** Psychological counseling may help you with the stress and anxiety commonly experienced by victims of ID theft. You are not alone!