



UNIVERSITY OF ILLINOIS EXTENSION

College of Agricultural, Consumer and Environmental Sciences

Personal Privacy: What to Do If You are a Victim of Identity Theft

There are many things you can do if you are a victim of identity theft. Most of the time victims of identity theft are burdened with the responsibility of resolving the problem themselves. Yet there are agencies and organizations that can help you. So it is important that you act immediately and aggressively to minimize the damage on your financial reputation.

When resolving the identity theft, it is best to keep a log of all steps accomplished and conversations, including dates, times, names and phone numbers. It is best to confirm conversations in writing. Be sure to send all correspondence in regards to the identity theft via certified mail with a return receipt requested. Also, keep copies of all letters and documents.

Immediately complete the following four tasks when you are an identity theft victim:

- **Contact the police department** where the identity theft took place. Obtain a copy of this police report in case you need to send a copy to your bank, credit card companies, and any others who need proof of the crime.
- **Call or write the three top credit bureau fraud departments** and inform them about your identity theft situation. You should request that a **fraud alert** be placed on your file. Also request that no new credit be granted without your approval.
- **Close all accounts with banks and credit card companies** that were fraudulently accessed or opened by identity thief. Remember your quick actions are needed if you are a victim of identity theft. You must notify your banks and other financial institutions within two days of learning of your financial identity theft. You may be responsible for the first \$50.00 of your loss. Most of the time, the victim does not have to pay a dime.
- **Open a new checking and saving accounts with new account numbers and passwords.** Use passwords that are not easy to discover by thieves. Do not use these as passwords: your mother's maiden name, your birth date, your pet's name, your children's name, last four digits of your social security number, or anything easy to figure out.

Other steps you should complete if you are a victim of identity theft situation are:

- **Contact the Federal Trade Commission (FTC) Identity Theft Hotline** for information on how to resolve your identity theft: 1-202-382-4357 or <http://www.consumer.gov/idtheft/index.html>. The FTC may refer you to government agencies and private organizations for further assistance.
- **Prove your innocence by filling out affidavits and have them notarized.** The FTC Web site above will lead you to the form and instructions for completing a standard **ID Theft Affidavit**. Download this form and complete it or call the FTC Identity Theft Hotline to request the affidavit. Before sending to credit card companies, banks, credit unions, utilities, stores and so on where accounts were fraudulently opened in your name, check with each company to see if they will accept this standard FTC form or do they have their own.
- **Report stolen checks or bank accounts to one or all these companies:**

National Processing Company (NPC) (800-526-5380)	TeleCheck (800-710-9898)
Equifax (800-437-5120)	CheckRite (800-766-2748)
ChexSystems (800-428-9623)	CrossCheck (800-552-1900)
SCAN (800-262-7771)	

- **Cancel your automatic teller machine (ATM) card** and open a card with a new account number and password.
- **Have your bank or credit card company contact the Secret Service, if the identity theft affects you financially in a large way.** The Secret Service has jurisdiction over cases of financial fraud.
- **Contact the postal service** if you feel you are a victim of postal theft.
- **Order a copy of your Earnings and Benefits Statements from the Social Security Administration** to check it for accuracy. For the extreme cases of identity theft, you *may try to obtain* a new Social Security Number.
- **Change your driver's license number** if your driver's license is being used as identification on bad checks or proof for other matters. You might need to prove you were damaged by the theft of your driver's license.
- **Notify the U.S. Passport office** to be on the lookout for anyone ordering a new passport in your name.
- **Notify all utilities to alert them** of the possibility of someone opening new service in your name. If you are being charged for calls you did not make with your calling card, you may need to contact your local and/or long distance card companies about your identity theft situation.
- **Enlist the help of the Consumer Credit Counseling Service (800-388-2227)** to help advise you on how to remove the fraudulent claims from your credit report.
- **Consider legal counsel**, if you have difficulty in clearing your name and credit history and it involves a lot of money.
- **Contact your state and federal legislator to let them know of your case and request stronger personal and financial privacy laws.** In October 1998, Congress passed the ***Identity Theft and Assumption Deterrence Act*** basically making it a federal crime for someone to steal someone's identity. There still is need for more legislation on this alarmingly increasing crime.
- **Find a friend or counselor to help** you with your mental health during this challenging time of identity theft.

If you need more information on what to do if you are a victim of identity theft, be sure to contact your local University of Illinois Extension Unit office.

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