

Cameo



If Your Identity is Stolen

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Types of ID Theft

- Two Types of ID Theft
 - Account takeover
 - Using existing credit information
 - Application fraud
 - Thief uses your SS# and other info to set up new accounts
 - Much theft has taken place before you know that you have a problem



What Are the First Steps to Take

1. Notify the 3 Credit Bureaus

- Experian 888-397-3742
 - Equifax 888-766-0008
 - TransUnion 800-680-7289
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- Place a Fraud Alert (initial alert good for 90 days)

What Are the First Steps to Take



- Credit Bureau will notify you of your rights
- Request FREE copies of your credit report
- With evidence of fraud, you can extend Fraud Alert to 7 years.



What Are the First Steps to Take

- Examine credit reports for fraudulent use
- 2. Close accounts that are known to have fraudulent charges
- Report erroneous accounts and info in writing to
 - Credit Bureaus
 - Credit issuers



What Are the First Steps to Take

3. Report the theft to local police and get a copy of the police report (local, state or federal)
 - Make sure the police report lists the fraudulent accounts
 - Monitor your credit reports (you can get 1 free copy in addition to the one when you placed fraud alert)



What Are the First Steps to Take

4. Complete the FTC Fraud Affidavit form

*www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf

Part One — General Information

Part Two — Description of the fraudulent accounts



Part 1 - Fraud Affidavit Form

- Victim Information
- How the Fraud Occurred
- Victim's Law Enforcement Actions
- Documentation Checklist
 - Govt. Issued Photo ID
 - Proof of Residency
- Signature



Part 2 – Fraudulent Account Statement

- A multi-page document where you list separately each account that has fraud charges
 - Creditor's name
 - Account number
 - List of unauthorized goods
 - Date of transaction
 - Dollar Amount



Where you can get online help and guidance

- FTC Web Site - Recover from Identity Theft
- www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html



Where you can get online help and guidance

- Privacy Rights Clearinghouse
- www.privacyrights.org
 - [Identity Theft Fact Sheets](#)
 - [Other PRC Identity Theft Publications](#)
 - [Identity Theft Quizzes](#)
 - [Victims' Stories and Hotline Cases](#)
 - [Other Identity Theft Sites and Publications](#)



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That's All Folks