

## RESOURCE GUIDE FOR VICTIMS OF IDENTITY THEFT

1. Report the crime to your local police department immediately. Obtain a case number.
2. Immediately call all your creditors. Request replacement credit cards with new account numbers. Ask that your old accounts are flagged with a “fraud alert” notice.
3. Call the fraud units of the three credit reporting companies – Experian (formerly TRW), Equifax, and Trans Union. Report the theft of your credit cards/identity. Ask that your accounts be flagged with “Fraud Alert/Victim Impact”, and that creditors call you before anyone attempts to open future new accounts using your name and social security number.
4. Notify your bank(s) of the theft. Cancel your old account and obtain new bank accounts. If you use an ATM card for banking services, request a new card and password/pin number. Memorize your password/pin number and do not record this information on any property contained in your wallet.
5. To prove your innocence, you may be required to fill out fraud affidavits with banks and credit issuers. Maintain photocopies for your records and for law enforcement use.
6. If you have had checks stolen or bank accounts set up fraudulently, report it to TeleCheck, National Processing Company, or Equifax.
7. Notify your local Postal Inspector if you suspect mail theft, and request a Mail Theft/Vandalism Complaint Form, PS 2016.
8. Keep a log of all your contacts and make copies of all documents.
9. Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and complete a DMV complaint form.

For additional information, check the U.S. Postal Inspection Service website:  
[www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)

### Credit Bureaus

- **Equifax:** PO Box 105873, Atlanta, GA 30348-5873
  - Report fraud: Call 1-800-525-6285 and write to address above
  - Order credit report: 1-800-997-2493 and write to address above
  - Opt out of pre-approved offers of credit: 1-800-556-4711
  - [www.equifax.com](http://www.equifax.com)

- **Experian** (formerly TRW): PO Box 949, Allen, TX 75013-0949
  - Report fraud: 1-888-397-3742 and write to address above
  - Order credit report: 1-888-397-3742
  - Opt out of pre-approved offers of credit and marketing lists: 1-800-353-0809
  - [www.experian.com](http://www.experian.com)
- **Trans Union:** PO Box 390, Springfield, PA 19064-0390
  - Report fraud: 1-800-680-7289
  - Order credit report: 1-800-916-8800
  - Opt out of pre-approved offers of credit and marketing lists: 1-800-680-7293
  - [www.tuc.com](http://www.tuc.com)

## Who to Contact

- **Federal Trade Commission**
  - [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
  - 1-877-idtheft (438-4338)
  - Ensure you file a complaint with the FTC
- **MN State Attorney General's Office – Consumer Division**
  - 651-296-3353
- **Social Security Administration**
  - Fraud hotline: 1-800-269-0271
  - Order your Earnings and Benefit Statement: 1-800-722-1213
  - [www.ssa.gov](http://www.ssa.gov)
- **Mailing Lists**
  - To remove your name from mail and phone lists, write to:  
Direct Marketing Association
  - Mail Preference Service, PO Box 9008, Farmingdale, NY 11735
  - Telephone Preference Service, PO Box 9014, Farmingdale, NY 11735
  - 1-888-5-optout (567-8688) to remove name from pre-approved credit card solicitations
- **Check Fraud:** To report fraudulent use of your checks, call:
  - CheckRite: 1-800-766-2748
  - Chexsystems: 1-800-428-9623
  - Equifax: 1-800-437-5120
  - National Processing Co.: 1-800-526-5380
  - Scan: 1-800-262-7771
  - Telecheck: 1-800-710-9898