



## PREVENTIVE LAW SERIES

# IDENTITY THEFT



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### WHAT IS IDENTITY THEFT?

Sometimes people don't steal your material goods. Instead, they steal your identity. This happens when your credit card, bank account, or Social Security numbers are used without your permission, often to run up large debts in your name. There are several steps that you should take if you discover that you have been a victim of this crime:

- Notify the fraud divisions of the major credit reporting agencies. All three agencies (Trans Union, Experian and Equifax) have fraud numbers (included below) that you can call to alert them to a problem. You can ask them to flag your account with a notice saying that you have been the victim of fraud or you can put a statement on your account that asks creditors to call you at home before they issue new credit accounts. Also, order copies of your credit reports from the credit bureaus.
- Notify the proper authorities. Make a police report. Contact the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov), and let them know what has occurred, this is also a great resource for a step to step guide to the dispute process (see resource section below). This should protect you if a company later questions whether you reported the theft properly. Get a copy of the police report.
- Notify the proper institutions of the fraud. Notify your bank and credit card companies. If someone is using your checks or your credit card number, close your accounts and open new ones and again notify the proper institutions of the fraud.
- If you suspect mail fraud, contact the postmaster. If you suspect theft of your checks, contact your bank. If someone is using your Social Security number to commit fraud, you may be able to change your Social Security number. Contact the Social Security Administration.
- Notify government agencies of the fraud. If you have a passport, notify the passport office to be on the lookout for anyone ordering a new passport. If your driver's license is compromised, notify your issuing state's Department of Motor Vehicles or equivalent agency.
- Change your PINs. Be certain to change the PINs on your accounts. Also, choose numbers very different from the old ones.

### HOW DO YOU AVOID BEING THE VICTIM OF IDENTITY THEFT?

- Keep identifying numbers out of your purse or wallet. Carry around a single credit card, or leave your credit cards at home except when you know you will need them. Do not carry your birth certificate, passport or Social Security card with you unless you are using it for a specific purpose. Keep these documents locked up in a secure place in your home when you are not using them. The less you carry with you, the easier it is to prevent identity theft through theft or loss.
- Remove your name from the marketing lists of the three credit reporting agencies (Equifax, Experian and Trans Union) by calling 1-888-5-optout. Contact your phone company and the post office to find out about reducing unsolicited calls and junk mail. If a private business asks for your Social Security number, ask why it is required and what law requires you to disclose it.
- Secure your mail. Either install a locking mailbox or get a post office box so that identifying documents and pre-approved applications are safe. Have new checks sent to a post office box, or pick them up at

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your bank. Also, never put payments or other sensitive material out for the postman to pick up. If you're planning to be away and can't pick up your mail, call the U.S. Postal Service at (800) 275-8777 to request a vacation hold.

- Protect your credit cards. Cancel unused credit cards and keep complete records of your open accounts somewhere safe. Try to avoid giving your credit card number or personal information out over the telephone and only give it if you trust the company you are doing business with and if you initiated the telephone call.
- Pull your credit report. You can obtain a FREE copy of your credit report annually at [www.annualcreditreport.com](http://www.annualcreditreport.com). Go over your credit report and if you discover incorrect information on your credit report you may contact one of the three major national credit bureaus, Trans Union, Equifax, and Experian to notify the agencies of any problems. Again, see Handout 16 for more information on this process. Active duty personnel may request a one year renewable alert to be placed on their credit report while deployed. The alert requires the credit bureaus to verify a person's identity before granting credit. For more information, please visit [www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt147.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt147.shtm).
- Shred everything. When you throw personal identity information away, make sure that everything that can identify you is reduced to tiny little pieces. A shredder can be bought at all office supply stores, but tearing up your statements and pre-approved applications into little pieces is almost as good.
- Depersonalize your numbers. PINs should never be anything that is easily discoverable such as Social Security numbers, dates of birth, or mother's maiden names. Either have your bank assign you a PIN number or choose something that no one will guess. When asked to give your Social Security number for business purposes, ask to use a different number. Keep records in a safe place. Do not share your PINs and do not leave important documents in the garbage.

## RESOURCES

**Federal Trade Commission:** (877) FTC-HELP; [www.consumer.ftc.gov/features/feature-0009-military-families](http://www.consumer.ftc.gov/features/feature-0009-military-families) ; [www.ftc.gov/credit/](http://www.ftc.gov/credit/), [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft); [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.shtm)

- Consumer Information: [www.consumer.ftc.gov](http://www.consumer.ftc.gov); (877) FTC-HELP
- File a Consumer Complaint: [www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)
- Identity Theft Hotline: (877) ID-THEFT

**Social Security Administration:** (800) 269-0271, [www.ssa.gov](http://www.ssa.gov)

Credit Reporting Agencies:

- **Equifax:** P.O. Box 740250, Atlanta, GA 30374-0250; [www.equifax.com](http://www.equifax.com). Phone numbers: (800) 525-6285 for fraud report, and (800) 685-1111 for credit order report. Order a copy of your report (\$8 in most states): P.O. Box 740241, Atlanta, GA 30374-0241, or (800)997-2493.
- **Experian:** P.O. Box 949, Allen, TX 75013; [www.experian.com](http://www.experian.com). Phone numbers: (888) EXPERIAN (397-3742) for fraud report and for credit order report. Order a copy of your report (\$8 in most states): P.O. Box 2104, Allen TX 75013.
- **Trans Union:** P.O. Box 6790, Fullerton, CA 92634; [www.transunion.com](http://www.transunion.com). Phone numbers: (800) 888-4213 for credit order report. Order a copy of your report (\$8 in most states): P.O. Box 390, Springfield, PA 19064. To dispute an item on your report, call (800) 916-8800.

**Obtain a FREE copy of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com).**