



## FRAUD FIRST AID KIT

We understand that resolving issues related to identity theft can be a time consuming process. In order to assist you, we have gathered information from a great number of sources to provide you with a convenient reference guide and a tool for tracking your progress through this process.

The Fraud First Aid Kit has an abundance of contact information, procedures for resolution and safeguarding measures, and for helping you minimize your risk of identity theft in the future. To begin the recovery process, carefully read over the checklist below and work through the more detailed sections in the following pages of this kit.

Please read our Fraud First Aid Kit completely before you begin. Keep as much information as possible in order to help you and law enforcement in recovering your identity. Make sure you follow up on every discussion with agencies and businesses with a letter (return receipt requested), detailing each conversation. Be sure to keep copies for yourself. Other organizations may need copies of these documents as well.

### Checklist:

- Review the "Tips for Protecting Yourself" section for things you can do to help minimize future exposure to identity theft.
- Contact the three major credit bureaus and ask that they place a "fraud alert" on your credit file. This alert will notify creditors to call you before issuing new lines of credit in your name.
- Contact all the financial institutions in which you have identified fraudulent activity, by both phone and in writing (we have provided a letter template in this kit for your convenience). Also contact any government agencies and providers where your information was used fraudulently (e.g., the IRS, health care providers, Social Security Administration, etc.).
- Immediately report any fraudulent activity to local, state or federal law enforcement agencies and request an "Identity Theft Report". (Law enforcement agencies include: the local police, your local Postal Inspector, Attorney General, FBI., etc.).
- Fill out the ID Theft Affidavit provided in this kit and make enough copies to attach to all letters you will send to various agencies, financial institutions, and law enforcement.
- Refer to the Additional Tips section for further information regarding the resolution of your identity theft.

## Additional Tips

- Examine Your Credit Report Immediately.
- Call the credit reporting agencies below and ask to place a fraud alert in your credit file to help protect you from further damage.

Equifax: 888-766-0008  
P.O. Box 740241, Atlanta, GA 30374-0241  
www.equifax.com  
Hearing impaired call 800-525-6285 and ask operator to call the Auto Disclosure line at 800-685-1111.

Experian: 888-397-3742  
P.O. Box 9532, Allen, TX 75013  
www.experian.com  
Hearing impaired call 888-397-3742 and ask the operator for assistance.

TransUnion: 800-680-7289  
P.O. Box 6790, Fullerton, CA 92834  
www.transunion.com  
Hearing impaired: TDD 877-553-7803

- If your driver's license has been lost or stolen, call your Division of Motor Vehicles or Motor Vehicle Association to report the loss.
- If your Social Security number has been used fraudulently, contact the Social Security Administration at 800-269-0271 to protect your benefits.
- If you had checks stolen, call your bank.
- If you have experienced fraudulent use of your stolen checks, call each of these companies. They collect, report and investigate returned checks.

Chex Systems 800-513-7125

Certegy Claims 800-437-5120

Global Payments 800-262-7771

SCAN 800-262-7771

Telecheck Services 800-710-9898 ext 4819

## **Additional Tips con't.**

- Contact the Creditors if your personal information has been used fraudulently; contact the issuing creditor as quickly as possible. You may be asked to provide an Affidavit of Forgery, a police report, or other legal documents indicating that you are a victim.
- Contact your local, state, or federal law enforcement agency about the fraud. If you are not sure which agency to contact, start with your local police department. If a report is filed, obtain a copy for your records.
- Contact the Federal Trade Commission
- The FTC maintains the Identity Theft Data Clearinghouse – the federal government’s centralized identity theft complaint database – and provides information to identity theft victims.

Federal Trade Commission:      877-ID Theft (877-438-4338)  
Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## Tips for Protecting Yourself

- When paying your bills online, make sure you are using a secure site (indicated by “https” in your browser).
- Make sure to only give out your credit card number online to websites that are secure. Never use a debit card on the Internet since that card serves as an electronic check, and the money is immediately removed from your account without giving you the opportunity to review the statement for fraud.
- Review your Personal Earnings and Benefits Statement from the Social Security Administration annually.
- Don't have checks mailed to your home; pick them up at the bank.
- Check your credit reports regularly to confirm no new accounts have been opened without your knowledge.
- Do not provide any personal information to a third party unless you are confident of the purpose and feel secure that the information will not be misused. Never give information by e-mail.
- Shred or destroy all documents that contain personal information before discarding them.
- Remove mail from your mailbox promptly. Get a locked mailbox or P.O. Box if possible.
- Notify your financial institution immediately if you suspect your accounts have been compromised or if you have lost any cards or checks.
- Keep a list of all account numbers in a secure, confidential place in case you experience problems with lost cards or theft of checks.
- Place only minimal personal information on the top of your checks (first and middle name initials plus last name and address).
- Do not store or write PIN information on plastic cards in wallets or purses.
- Report any suspicious activity to law enforcement and your financial institution.
- Be sure to carefully review all account statements regularly. Notify your financial institution immediately if there are discrepancies.
- Ask service providers to stop using your Social Security number as an identifier. Ask for a different ID number.

## Contact History

Call the credit reporting agency and request a fraud alert be placed on your credit file. Keep this form as documentation.

Agency Name	Agency Phone	Date of Contact	Time of Contact	Contact Name	Comments
Equifax	1-888-766-0008				
Experian	1-888-397-3742				
TransUnion	1-800-680-7289				

### Reporting the Fraud to Banks/Creditors

Bank/Creditor Name	Bank/Creditor Phone	Date of Contact	Time of Contact	Contact Name	Comments

### Reporting the Fraud to Regulatory Agencies

Agency Name	Agency Phone	Date of Contact	Time of Contact	Contact Name	Comments

## Contact History con't.

Reporting the Fraud to Law Enforcement

Agency Name	Agency Phone	Date of Contact	Time of Contact	Contact Name and Address	Documentation Report Number

Other Contacts

Company Name	Phone	Date of Contact	Time of Contact	Contact Name	Comments

Websites

Website Address	Date Visited	Information Found

## Notification of Fraud to Credit Bureaus

Date:

Name:

Address:

To: Fraud Department

Credit Bureau:

Address:

Dear Sir or Madam:

I called the fraud reporting number of your office on (date) to inform you that I have been the victim of identity theft. I would like to request that an extended fraud alert be placed on my credit file, that you send me a free copy of my credit report, and for your assistance in clearing my credit. This is a formal summary of the information that I have about the fraud at this time. On \_\_\_\_\_, I became aware that I have been the victim of identity theft. I learned about the theft of my identity in the following manner:

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I have completed the Federal Trade Commission's ID Theft Affidavit and have attached it to this letter. I am requesting the following (check all that apply):

- Place an extended seven year Fraud Alert on my credit file and stating that no credit is to be issued in my name without the credit grantor first calling me at the following telephone number: \_\_\_\_\_.
- I learned from a credit grantor that a fraudulent address has appeared on my report. Please correct your records to show the address listed at the top of this letter. This has been my address for the past \_\_\_ years. Do not change this address without written verification from me.
- Please immediately block the following fraudulent items so they do not appear in my report:
  1. Incorrect Social Security number: \_\_\_\_\_
  2. Incorrect Addresses: \_\_\_\_\_
  3. Unauthorized Credit Card Accounts:  
\_\_\_\_\_  
\_\_\_\_\_
  4. Unauthorized Credit Inquiries (creditors who received my report without my permission):  
\_\_\_\_\_  
\_\_\_\_\_
- Immediately cease selling my name to any credit grantor or other agency. Take my name off all promotional lists permanently.

- Notify all credit grantors and/or other agencies who have received my credit report within the last year that there has been fraud committed against me. Copy me on all correspondence that you send to the credit grantors.
- Please send me any booklets or documents about my legal rights and any additional information to help me deal with this fraud situation.

Thank you for your immediate attention to the items above. I look forward to receiving my credit report, the items requested above, and any other relevant information from you about how to address the fraud and correct the fraudulent items on my credit report.

You may reach me during the day at \_\_\_\_\_ and during the evening at \_\_\_\_\_. Please direct any correspondence to me at the address on the first page of this letter.

Sincerely,

Enclosed copies:

1. Government issued identification to verify my identity (e.g., driver's license).
2. Utility bill to verify my address
3. Completed formal FTC ID Theft Affidavit
4. Identity Theft Report from law enforcement agency (Report Number \_\_\_\_\_).
5. Other: \_\_\_\_\_



## Notification of Fraud to Financial Institutions and Credit Grantors

Date:

Name:

Address:

Account Number:

Fraud Department:

Institution:

Address:

Dear Sir or Madam:

I am writing to you to report that I may have been the victim of identity theft. (Check all that apply):

- Flag this account as fraudulent. The account number is referenced at the top of the letter.
- My address was fraudulently changed. Please refer to the correct address at the top of this letter and make all appropriate corrections. The address above has been my correct address for \_\_\_\_ years.
- There are certain account activities/charges on my account which I did not make. I have highlighted these fraudulent charges on the statement(s) attached. Please remove these charges along with any finance charges or other charges related to the fraudulent activity. Upon completion of your investigation, please alert the appropriate credit bureaus of the correction to my information.
- I would like to have my account "password flagged". Please provide me with the appropriate contact and procedure for having this done.
- The following accounts were fraudulently opened in my name. Please close these accounts:

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Please note that I notified you as soon as I learned of the fraud and I will not be responsible for any charges to any accounts fraudulently opened in my name. Immediately close the account(s) and inform the Credit Reporting Agencies that it was fraudulent and that it should be removed from my credit profile. Do not sell or transfer any debts related to the fraud and do not turn these accounts over to a collection agency. Please respond to me in no more than thirty (30) days of your receipt of this letter. Once you have completed your investigation, please correct any errors on my account and provide me with an accurate statement of my account.

Based on Federal Law (The Fair Credit Reporting Act), please immediately send me copies of the following within 30 days:

1. The address, phone number, and password for the fraudulent account opened.
2. The original application and/or forged signature or electronic information.
3. All copies of billing statements and any other correspondence related to this account.
4. Any other information regarding this account.
5. Any fingerprints, photos, or video of the impersonator.
6. Application records or screen prints of Internet/phone applications.

7. Payments/Charge Slips.
8. Investigator's Summary – electronic or otherwise.
9. Delivery addresses.
10. All records of phone numbers used to activate the account or used to access the account.
11. Any other documents associated with the account.

Please copy my fraud investigator at \_\_\_\_\_ Police Department at this address \_\_\_\_\_  
\_\_\_\_\_ on the items requested above.

Thank you for your assistance and I look forward to receiving the information requested above at your earliest convenience. If you have any questions, please call me at \_\_\_\_\_ .

Sincerely,

Enclosed copies:

12. 1. Government issued ID to verify my identity (i.e. driver's license)
13. 2. Utility bill to verify my address
14. 3. Completed FTC ID Theft Affidavit
15. 4. Police Report from law enforcement
16. 5. Other: \_\_\_\_\_

## Notification of Fraud to Government Agencies

Date:

Name:

Address:

Government Agency:

Attn: Fraud Department

Address:

Dear Sir or Madam:

I recently learned I have been the victim of identity fraud. An imposter has used my name, Social Security number, and other identifying information to gain credit, open accounts, and commit other acts fraudulently. This person may have used my information in the following manner:

- (For Postal Inspector) My address was fraudulently changed. Please forward all mail to the address at the top of this letter and provide me the contact information for the mail carrier so I may alert him/her.
- (For Social Security Administration) Someone has attempted to work fraudulently using my name and/or Social Security number. Please provide me my Personal Earnings and Benefit Statement.
- (For IRS) I am concerned that the impersonator will use my Social Security number to adversely affect my taxes. Please note my address above and notify me if you receive tax information from a different address.
- (Passport Agency) I believe someone may have obtained a passport in my name. Please investigate and provide me with any relevant documentation.

I am requesting a formal investigation by your agency. I have enclosed a copy of my identity theft report from my local law enforcement agency and my completed FTC ID Theft Affidavit. Please provide documentation of all evidence of the fraud to me and my fraud investigator at this address: \_\_\_\_\_ within 30 days of receipt of this letter.

Please do not change my address without verification from me at my home address or by phone at this number \_\_\_\_\_.

Thank you for your assistance.

Sincerely,

Enclosed copies:

1. Government issued ID to verify my identity
2. Identity Theft Report from law enforcement
3. FTC ID Theft Affidavit
4. Utility bill to verify my address
5. Other: \_\_\_\_\_

## **Additional Resources**

### **Credit Reporting Bureaus:**

#### **Equifax**

To report fraud: (800) 525-6285  
P.O. Box 740241  
Atlanta, GA 30374-0241

To order copy of report: (800) 685-1111  
P.O. Box 740241  
Atlanta, GA 30374-0241  
Website: [www.equifax.com](http://www.equifax.com)

#### **Experian**

To report fraud: (888) 397-3742  
Experian Consumer Fraud Assistance  
P.O. Box 9532  
Allen, TX 75013

To order copy of report: (888) 397-3742  
P.O. Box 9532  
Allen, TX 75013  
Website: [www.experian.com](http://www.experian.com)

#### **TransUnion**

To report fraud: (800) 680-7289  
Fraud Victim Assistance Division  
P.O. Box 6790  
Fullerton, CA 92834-6790

To order copy of report: (800) 888-4213  
P.O. Box 6790  
Fullerton, CA 92834-6790  
Website: [www.transunion.com](http://www.transunion.com)

To opt out of pre-approved offers of credit for all three credit reporting agencies:

(888) 5 OPTOUT [(888) 567-8688] This will stop the credit reporting agencies from selling your name and creditworthiness on promotion for five years. If you wish to opt-out permanently you must write to each of the agencies at the addresses above.

## **Check-Verification/Check-Guarantee Firms:**

- Certegy Check Services, Inc.** P. O. Box 30046  
Tampa, FL 33630  
Phone: (800) 437-5120  
Fax: (727) 570-4936  
Website: [www.certegy.com](http://www.certegy.com)
- Chexsystems, Consumer Relations** 7805 Hudson Rd, Suite 100  
Woodbury, MN 55125  
Phone: (800) 428-9623  
Fax: (602) 659-2197  
Website: [www.consumerdebit.com](http://www.consumerdebit.com)
- Cross Check (Check Center Inquiry)** P.O. Box 6008  
Petaluma, CA 94955  
Phone: (800) 843-0760
- Global Payments, Inc.** Attn: Fraud Dept.  
6215 W. Howard  
Niles, IL 60714  
Phone: (800) 638-4600  
Fax: (847) 647-8023  
Website: [www.globalpaymentsinc.com](http://www.globalpaymentsinc.com)
- Shared Check Authorization Network (SCAN)  
Electronic Transaction Corp.** 7805 Hudson Road, Suite 100  
Woodbury, MN 55125  
Phone: (877) 382-7226  
Fax: (800) 358-4506  
Website: [www.consumerdebit.com](http://www.consumerdebit.com)
- TeleCheck** Consumer Affairs  
P. O. Box 4451  
Houston, TX 77210-4451  
Phone: (800) 710-9898  
Fax: (713) 332-9300  
Website: [www.telecheck.com](http://www.telecheck.com)

## **Data Compilers:**

To remove your name from lists that companies rent and sell, write or call the following companies:

- Mail Preference Service** Direct Marketing Association  
P.O. Box 643  
Carmel, NY 10512-0643  
Website: [www.dmaconsumers.org](http://www.dmaconsumers.org)

**Federal Trade Commission  
Do Not Call Registry**

1-888-382-1222  
(Must call from the phone number that you wish to register)  
Website: [www.donotcall.gov](http://www.donotcall.gov)

**First Data Info-Source  
Donnelley Marketing, Inc.**

Data Base Operations  
1235 "N" Ave.  
Nevada, IA 50201  
Phone: (888) 633-4402