

Identity Theft Victim Checklist

The Federal Trade Commission (FTC) estimates that almost 9 million Americans are victims of identity theft each year.

According to a 2006 FTC study, the cost of this crime approaches \$16 billion a year, with the average loss from the misuse of a victim's personal information around \$1,800.

If you are a victim, take these steps immediately:

* Place a fraud alert on your credit reports, ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open. Fraud unit contacts are:

Equifax 888-766-0008
P.O. Box 740241, Atlanta, GA 30374-0241
www.equifax.com

Experian 888-397-3742
P.O. Box 9532, Allen, TX 75013
www.experian.com

TransUnion 800-680-7289
P.O. Box 6790, Fullerton, CA 92834-6790
www.transunion.com



* Close accounts--including share drafts/checks or ATM cards--that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.

* File a report with law enforcement and insist on getting a copy of the report or the report number.

* File a complaint with the FTC. Visit ftc.gov/bcp/edu/microsites/idtheft/ for more information or call 877-IDTHEFT.