

## Identity Theft Victim Checklist

A recent study sponsored by the Federal Trade Commission (FTC) revealed that almost 10 million Americans discovered they were the victims of some form of identity theft in a one-year period before October 2003.

The cost of this crime approaches \$50 billion a year, with the average loss from the misuse of a victim's personal information around \$4,800.

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 800-525-6285  
P.O. Box 740241, Atlanta, GA 30374-0241

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

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

\* 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/](http://ftc.gov/bcp/edu/microsites/idtheft/) for more information or call 877-IDTHEFT.

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