

What Should I Do If My Identity Has Been Stolen?

Your identity has been stolen, or you suspect may have been stolen . . . now what? Follow these steps as soon as possible to try and head off the thieves and limit your loss.

1) The three major credit bureau reporting agencies work together in cases of fraud so contact at least one of them and ask for their Fraud Department. Report that your identity has or may have been stolen.

- **Equifax® - 1-800-525-6285**
P.O. Box 740241
Atlanta, GA 30374-0241
- **Experian® - 1-888-397-3742**
P.O. Box 9532
Allen, TX 75013
- **TransUnion® - 1-800-680-7289**
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790

2) Close all accounts that may be affected by the identity theft. If you feel your checking account is at risk, you may also contact the following major check verification companies that many retailers use and report your checking account information has been stolen. They will not accept checks drawn on closed accounts.

- **TeleCheck® - 1-800-710-9898**
- **Certegy, Inc. - 1-800-437-5120**
- **International Check Services® - 1-800-631-9656**

3) File a police report and obtain a copy of the report. The credit reporting agencies and other creditors may require a copy. Keep a copy for your records.

4) Contact the Federal Trade Commission to report the theft and obtain further guidance on how to protect yourself. You can reach them on-line at www.consumer.gov/idtheft or call 1-877-438-4338.

5) Contact the U.S. Postal Service if you suspect your mail has been stolen.

6) Keep detailed records of the theft and any efforts you make to resolve the theft. We recommend you log date, time and notes of conversations you have with the agencies listed above. Keep copies of statements, credit reports, police reports, receipts and anything you may have to provide details of the theft.

7) Contact your Homeowner's Insurance Agent immediately as many policies have Identity Theft protection.