

What should I do if I become a victim of identity theft?

If you believe you are a victim of identity theft, there are a number of important steps you should follow. Be prepared to document all unauthorized transactions and to be patient -- the process can take a number of months.

- **Step 1 -- Contact your bank and other credit card issuers.** If the theft involves an existing bank accounts (checking or savings accounts as well as credit or debit cards) you should take the following steps:
 - Close all affected credit card accounts and checking account accessible by debit card.
 - Open up new accounts protected with a secret password or personal identification number (“PIN”). Do not use the same passwords or PINs as on the original accounts.
 - Do not use common numbers (like birth dates, part of your social security number), or commonly chosen words (such as a child’s, spouse’s, or pet’s name) as passwords or PINs.
 - Ask the bank to notify the check verification company it uses. Report the stolen checks to the three major check verification companies. Ask retailers not accept the checks on your closed account. To find out if the identity thief has passed checks in your name, call SCAN at 1-800-262-7771.
 - TeleCheck 1-800-710-9898
 - Certegy, Inc 1-800-437-8120
 - International Check Services 1-800-631-9656
- **Step 2 – File a report with your local law enforcement agency.** Obtaining a report will help you in dealing with your banks, creditors, and the major credit reporting bureaus (see Step 4).
- **Step 3 - File a report with the Federal Trade Commission.** You can go on-line to file an identity theft complaint with the FTC www.consumer.gov/idtheft. Many creditors and the major credit reporting bureaus will accept the “ID Theft Affidavit” available on this FTC web site. Go to <http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf>.
- **Step 4—Contact one of the three major credit reporting bureaus.** You can report the identity theft to all three of the major credit bureaus by calling any one of the toll-free fraud numbers below. You will reach an automated telephone system and you will not be able to speak on anyone at this time. The system will ask you to enter your Social Security number and other information to identify yourself. The automated system allows you to flag your file with a fraud alert. This helps stop a thief from opening new accounts in your name because you must then be contacted directly before any new credit is taken out in your name. Second, when you get a report from your local law enforcement agency (Step 2), file it immediately with the credit reporting bureaus. Colorado law requires the credit bureau then block any new, negative credit information resulting from the theft of your identity. A fraud report filed with one bureau will be shared with the other bureaus. As a victim of identity theft, you will be sent a free copy of your credit report by each of the credit bureaus.

You can contact the fraud units at each of the bureaus as follows:

Credit Bureau	To Report Fraud
Equifax P.O. Box 740256 Atlanta, GA 30374	Consumer Fraud Division (800) 525-6285
Experian P.O. Box 9530 Allen, TX 75013	National Consumer Assistance (888) 397-3742
TransUnion P.O. Box 6790 Fullerton, CA 92834	Fraud Victim Assistance Dept. (800) 680-7289

- **Step 5-- Contact all of your creditors by phone and in writing.** Call creditors for any accounts the thief opened or used. When you call, ask for the security fraud department. Examples of creditors are credit card companies, other lenders, phone, or other utility companies and department stores. Tell them you are an identity theft victim.

File a law enforcement report, or the FTC's ID Theft Affidavit, with each creditor (some may require you use their own form of affidavit).

- Keep copies of all correspondence and documents exchanged with each creditor.
- Cancel all affected credit card accounts and open replacement accounts. Ask those cancelled accounts be processed as "account closed at customer's request" to avoid any negative reporting to credit bureaus.
- **Step 6-- Notify the phone company.** If the identity theft involves the misuse of a long-distance telephone account, cellular telephone, or other telephone service, contact your telephone or wireless company and immediately close all affected accounts. If replacement accounts require passwords or PINs to access, **do not** use the same passwords or PINs as on the original accounts.
- **Step 7-- Notify the post office.** If you suspect your mail has been stolen or diverted with a false change-of-address request, contact your local postal inspector. You can obtain the address and telephone number of your local postal inspector by visiting the United States Postal Service web site at <http://www.usps.com/ncsc/locators/find-is.html>.
- **Step 8-- Notify the Social Security Administration.** If you suspect someone is using your social security number to obtain credit or employment, contact the Social Security Administration's fraud hotline at 1-800-269-0271 (TTY: 1-866-501-2101). To check the accuracy of your work history, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) and check it for accuracy. You can obtain a PEBES application at your local Social Security office or you can download one from the Social Security Administration web site: <http://www.ssa.gov/online/ssa-7004.pdf>.

- **Step 9-- Notify the State Department.** If your passport has been stolen, notify the passport office in writing at: US Department of State, Passport Services -- Consular Lost/Stolen Passport Section, 1111 19th Street, N.W., Suite 500, Washington, D.C. 20036. Phone number is (202) 955-0430. You can obtain additional information from their web site: http://travel.state.gov/report_ppt.html.
- **Step 10-- If you are contacted by a collection agency** about a debt for which you are not responsible, immediately notify them you did not create the debt and you are a victim of identity theft. Follow up with the collection agency and creditor in writing and include a copy of your law enforcement report or ID Theft Affidavit. Send your letter, and copy of the report or affidavit, “return receipt requested,” or with some other process that gives you proof the collection agency received your letter. If the collection agency continues to contact you, file a complaint with the Colorado Collection Agency Board, 1525 Sherman Street, 7th Floor, Denver, CO 80203. 303-866-5304. Additional information is available on-line at www.ago.state.co.us/cab.htm.
- **Step 11 --If your driver’s license or DMV-issued card was stolen.** If your Colorado driver’s license/ID has been lost or stolen, you may request an ALERT on your motor vehicle record so further fraud MAY be deterred. **PLEASE BE AWARE**, an ALERT may cause closer scrutiny of anyone - INCLUDING YOU - who tries to obtain a license/ID in your name or gives your identification information to law enforcement personnel. The ALERT applies to Motor Vehicle records only. We cannot guarantee it will prevent fraudulent use of your driver’s license/ID:
 - Write a short statement about the situation and include a **SPECIFIC** request for the ALERT, your name, date of birth, driver license/ID number, Social Security number, and your signature.
 - Deliver or mail the request to: Colorado Motor Vehicle Investigations Unit, 1881 Pierce St., Room 136, Lakewood, CO 80214
 - **Colorado Driver’s License/ID with a New PIN** - If you have evidence that your Colorado driver license/ID number has been used fraudulently and you filed a police report regarding the fraud, you may apply for a new Colorado driver license/ID to prevent further fraudulent use:
 - Complete the Colorado Affidavit of Theft form and **have your signature notarized.**
 - Take (**do not mail**) the Affidavit of Theft form together with your police report to a **FULL SERVICE driver’s license office.**

Clearing up the problems caused by identity theft can be a time intensive, as well as an emotional and frustrating process. It can take weeks, and even months, of work contacting creditors and credit reporting bureaus. **DO NOT GIVE UP.** Exercise all of your consumer rights and retain an attorney if creditors and credit reporting bureaus are not cooperating with your efforts to clear your name and credit.

Use the following **IDENTITY THEFT CHECKLIST AND JOURNAL** to keep track of your contacts as you work through these steps.

This fact sheet is for informational purposes only and should not be construed as legal advice or as policy of the State of Colorado. Readers desiring advice in particular cases should consult an attorney or other expert.

√	COMPANY/AGENCY	DATE	CONTACT PERSON/PHONE NUMBER	NOTES
<i>Step 4 - Contact all three major credit reporting bureaus</i>				
	Equifax Consumer Fraud Division PO Box 740256 Atlanta, GA 30374 1-800-525-6285			
	Experian Nat'l Consumer Assistance PO Box 9530 Allen, TX 75013 1-888-397-3742			
	TransUnion Fraud Victim Assistance PO Box 6790 Fullerton, CA 92834 1-800-680-7289			
<i>Step 5-- Contact all of your creditors by phone and in writing.</i>				
<i>Step 6-- Notify your telephone company (local and long distance).</i>				

√	COMPANY/AGENCY	DATE	CONTACT PERSON/PHONE NUMBER	NOTES
Step 7-- Notify the post office.				
Step 8-- Notify the Social Security Administration.				
	Social Security Administration 1-800-269-0271 (TTY: 1-866-501-2101)			
Step 9-- Notify the State Department.				
	US Department of State Passport Services – Consular Lost/Stolen Passport Section 1111 19th Street, N.W. Suite 500 Washington, D.C. 20036 1-202-955-0430.			
Step 10—If you are contacted by a collection agency.				
	CO Collection Agency Board 1525 Sherman Street, 7th Floor Denver, CO 80203 303-866-5304			
Step 11 –If your driver’s license or DMV-issued card was stolen.				
	Colorado Motor Vehicle Investigations Unit 1881 Pierce St., Room 136 Lakewood, CO 80214			
OTHER RESOURCES				
	Privacy Rights Clearinghouse www.privacyrights.org/identity.htm			
	Identity Theft Resource Center www.idtheftcenter.org			

