

Identity Theft

What to do if you are a victim

Protect Your Finances

Contact the fraud department of each of the three major credit bureaus:

Experian 1-888-397-3742 www.experian.com	TransUnion 1-800-680-7289 www.tuc.com	Equifax 1-800-525-6285 www.equifax.com
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Get a copy of your credit report

A copy is free to ID theft victims. Ask that your file be “flagged” with a “fraud alert tag” and a “victims statement.” This will limit the thief’s ability to open new credit accounts. New creditors will call you before granting credit. Insist, in writing, that the fraud alert remain in place for seven years, the maximum, according to the Privacy Rights.org.

File a Police Report

You will need to file a police report to dispute unauthorized charges for any insurance claims. This is absolutely necessary, regardless of the paperwork hassles. Also, fill out an “Online ID Theft Complaint” with the Federal Trade Commission or call 1-877-ID-THEFT. That enters your case in the FTC’s “Consumer Sentinel” database, a nationwide list of ID theft cases which can be used by law enforcement officers to find patterns and catch criminals.

Close All Compromised Accounts

The list may be wider than you realize. This includes accounts with banks, credit card companies and other lenders, and phone companies, utilities, ISPs, and other service providers. Dispute all unauthorized charges - The FTC offers a sample dispute letter on it’s Web Site. Disputes may require sworn testimony or statement and a police report. (It’s another good reason to have a police report.) The FTC also offers

a form affidavit which can be used for the sworn statement at:
www.consumer.gov/idtheft/affidavit.htm

Other Helpful Information about Identity Theft

More detailed 17-step plans are available to follow if your ID is stolen. Look on the website: www.privacyrights.org/fs/fs17a.htm.

“When bad things happen to your good name” - FTC document full of sample dispute letters and other recovery procedures: www.ftc.gov/bcp/online/pubs/credit/idtheft.htm

U.S. Department of Justice ID Theft Kit: www.usdoj.gov/criminal/fraud/idtheft.html

Identity Theft Resource Center: www.idtheftcenter.org

Organizing your ID theft case - good paperwork is key: www.privacyrights.org/fs/fs17b-org.htm

ID Theft Laws vary by state: www.consumer.gov/idtheft/statelaw.htm

Longview Police Department
1351 Hudson Street
Longview, WA 98632
360.442.5800, emergencies 9-1-1
Non-emergency 360-577-3098

Highlands Police Satellite Office
216 30th Avenue
Longview, WA 98632
360.442.5857



Community safety is a shared responsibility.

