

5 Steps to Take When You're a Victim of Identity Theft

Falling victim to identity theft can be an unsettling experience. Many people don't know where to begin to restore their good name and credit, what to do or who to call.

With more than 13 million identity theft victims a year, there's a good chance this crime could impact customers. Be sure to let them know there are five important steps to take when identity theft strikes:

- ✔ **File a police report** – This is the first step to take if there is any indication of identity theft. Many fraud departments will require a copy of this report to validate a customer's status as an identity theft victim.
- ✔ **Place a fraud alert with credit bureaus** – Fraud alerts signal creditors to verify a person's identity before authorizing a new credit account in his name. Place 90-day alerts offered by Experian at 888-397-3742, Equifax at 800-525-6285 and TransUnion at 800-680-7289.
- ✔ **Get a free credit report** – Review your credit at no cost by contacting www.annualcreditreport.com.
- ✔ **Cancel all credit and debit cards** – Do this sooner rather than later. Tip: This will go faster if customers keep an up-to-date list of credit and debit cards at home in a secure location.
- ✔ **Contact banks immediately** – Be sure to close checking accounts and any other connected accounts. Request stop payments on all stolen check numbers. Open a new account with a new number, and make all requests in writing.
- ✔ **Contact other providers** – Call insurance carriers, libraries, gyms and any other locations where customers may have a membership.

If you suspect you're a victim of identity theft or wish to proactively manage your identity, check with your insurance company, financial institution, or employee benefits provider. Many companies offer identity services from IDT911 for low or no cost.