



STEPS TO TAKE WHEN YOUR IDENTITY HAS BEEN STOLEN

Roy Cooper
North Carolina Attorney General
1-877-5-NO-SCAM

**KEEP A RECORD OF THE STEPS YOU TAKE TO REPORT IDENTITY THEFT
(DATES, COMPANIES/NAMES, COMMENTS)**

Example:

Agency	Address & Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285	10/1/03	John Doe	Mr. Doe initiated a fraud alert on Visa card. Written follow-up information mailed on 10/2/03.

You can obtain an Identity Theft Victim Kit online at <http://www.jus.state.nc.us/cp/IDTHEFT.htm> or by calling or writing the Attorney General's Office at the number and address listed below.

1. File a report with your local police or the police in the community where the identity theft took place. Be sure to ask for a copy of the police report.

Example: You live in Raleigh and a charge for ABC Company in Charlotte, NC, appears on your credit card statement. You did not make this charge. You will need to file a report with the Charlotte Police Department.

2. Contact the fraud departments of each of the three major credit bureaus.

- Flag your accounts with a fraud alert by phone and in writing.
- A credit report will be sent to you at no cost. Review it carefully for accuracy.
- Notify each credit bureau of any discrepancies by phone and in writing.
- The credit bureaus will be required to call you before opening any new accounts or changing current accounts.
- Wait several months, then order a new credit report to verify that no new fraudulent activity has occurred and that disputed items have been removed.

ATTORNEY GENERAL ROY COOPER
9001 MAIL SERVICE CENTER
RALEIGH, NC 27699-9001
www.ncdoj.com

(877) 566-7226 TOLL FREE WITHIN NC

Credit Bureaus

Equifax

PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com
1-800-685-1111 (to order a credit report)
1-800-525-6283 (to report fraud)

Trans Union

Fraud Victim Assistance Division
PO Box 6790
Fullerton, CA 92834-6790
www.tuc.com
1-800-916-8800 (to order a credit report)
1-800-680-7289 (to report fraud)

Experian

PO Box 9532
Allen, TX 75013
www.experian.com
1-888-397-3742

3. Close any accounts that have been tampered with or opened fraudulently.

- **Credit Accounts:** (banks, credit cards & other lenders, cellular phone, utilities, etc.) Contact by phone and have a fraud alert placed on your account(s). Close existing account(s) and open new account(s) with new personal identification numbers (PINs) and passwords. Avoid using easily available information such as mother's maiden name, birth date, last four digits of SSN or phone number, or a series of consecutive numbers for your PIN. Inquire about forms for disputing fraudulent transactions and follow up in writing.
- **Bank Account(s):** Close existing account(s) and open new account(s) with password-only access. Inquire about state laws that protect you and ask your bank to notify appropriate check verification service. Stop payment on stolen or misused checks. Call SCAN (1-800-262-7771) to find out if the identity thief has been passing bad checks in your name. Contact check verification companies and ask that retailers who use their databases not accept your checks.

TeleCheck: 1-800-710-9898 or 927-0188
Certegy, Inc: 1-800-437-5120
International Check Services: 1-800-631-9656

- **ATM Card(s):** Report immediately and cancel your card. Get a new ATM card and account number with new password and PIN (see above).
- **Driver's License:** If you suspect that your name or SSN is being used to get a driver's license, report it to the NC Division of Motor Vehicles.

4. File a complaint with the Federal Trade Commission 1-877-IDTHEFT (1-877-438-4338), TDD 202-326-2502 or online complaint form at www.ftc.gov.