



# **ID THEFT:**

## **WHAT TO DO IF IT HAPPENS TO YOU**

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### **1) Place a Fraud Alert on Your Credit Reports:**

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#### **WHY?**

- ▶ Alerts creditors pulling your report to take extra steps to verify your identity.
- ▶ Contact ONE of the major credit reporting agencies (CRA) and they will notify the other two agencies.
- ▶ Lasts 90 days

- OR -

### **Place a Security FREEze on Your Credit Reports:**

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#### **WHY?**

- ▶ Stops ANYONE from accessing your credit report without your express permission.
- ▶ You must notify EACH CRA to place the freeze.
- ▶ A PIN will allow you to thaw or lift the freeze.

*Place a freeze or fraud alert with these numbers:*

**Equifax: 800.685.1111**

**Experian: 888.397.3742**

**TransUnion: 888.909.8872**

*If you discovered the theft any other way besides monitoring your credit report, then request ALL 3 of your credit reports and review them carefully. Take note of misspellings of your name and other inaccuracies such as wrong address or birth date.*

### **2) Close Affected/Fraudulent Accounts:**

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- ▶ Get dispute forms from the companies.
- ▶ Send the form certified mail, return receipt requested.
- ▶ Once dispute is complete, ask for a letter confirming that the accounts and fraudulent debts are resolved.
- ▶ Keep copies of ALL correspondence for your personal records.

### 3) File a Complaint with the FTC:

#### WHY?

- ▶ The Federal Trade Commission shares complaint data with law enforcement officials nationwide.
- ▶ You need the complaint affidavit to serve as part of your "ID Theft Report" for disputing any further fraudulent activity. Report to 877.438.4338 or [ftc.complaintassistant.gov](http://ftc.complaintassistant.gov).

### 4) File a Police Report:

- ▶ Take your FTC affidavit with you.
- ▶ If the officer is hesitant to fill out a report, request an information-only report. You need the Police Report to complete your ID Theft Report.

### Important Contacts

#### FEDERAL TRADE COMMISSION

877.438.4338

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

#### SC DEPT OF CONSUMER AFFAIRS

800.922.1594 (toll free in SC)

[www.consumer.sc.gov](http://www.consumer.sc.gov)

#### SC VICTIM ASSISTANCE NETWORK

803.750.1200

[www.scvan.org](http://www.scvan.org)

[facebook.com/scidtheftnetwork](https://facebook.com/scidtheftnetwork)

#### FOR POSTAL CRIMES CONTACT:

U.S. Postal Inspection Service

877.876.2455

[www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)



SOUTH CAROLINA  
IDENTITY THEFT NETWORK



### More Resources

## TAKING CHARGE

WHAT TO DO IF YOUR  
IDENTITY IS STOLEN



FEDERAL TRADE COMMISSION  
[FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT)

For a more comprehensive guide to ID Theft, consult *"Taking Charge: What To Do if Your Identity is Stolen"*

[FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT)