

Identity Theft Victim Checklist

Identity theft occurs when someone uses your name, social security number, date of birth, or other identifying information, without authority, with the intent to commit fraud. If you believe your personal information has been compromised as a result of identity theft, please take the following steps as soon as possible and maintain a written chronology of what happened, what was lost and the steps you took to report it to the various agencies, banks and firms impacted. Be sure to record any relevant information such as: the date, time, telephone number, and person you talked to, reference number and instructions.

- Report the fraud to 1 out of the 3 credit bureaus so they can place a fraud alert on your credit report. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will automatically be notified, and all three credit reports will be sent to you free of charge.

Equifax:

1-800-525-6285

www.equifax.com

P.O. Box 740241, Atlanta, GA 30374-0241

Experian:

1-888-EXPERIAN (397-3742)

www.experian.com

P.O. Box 9532, Allen, TX 75013

TransUnion:

1-800-680-7289

www.transunion.com

Fraud Victim Assistance Division,

P.O. Box 6790, Fullerton, CA 92834-6790

- Report the crime to your local police department or the police in the community where the identity theft took place. Ask for a copy of the police report; often credit card companies and others will need proof of the crime to erase the debts caused by identity theft.
- Complete a PCB's Identity Theft Claim Form #49-0207 or the FTC Identity Affidavit and close accounts that you know or believe have been tampered with or opened fraudulently.
- Request your credit report and review carefully. Ensure all accounts listed are legitimate accounts and the balances are what you expect them to be.
- Call creditors for any accounts the thief opened or used. Inform them that you are a victim of identity theft. Ask them not to hold you responsible for new accounts opened by the thief.

If you have any further questions or need any further assistance please call the Customer Contact Center at 1.888.400.7228 and request to be transferred to the Security Department.