

Identity Theft Victim Checklist

<input type="checkbox"/>	<p>Report the fraud to the three major credit bureaus, and review your credit report thoroughly.</p> <ul style="list-style-type: none"> • Equifax (800) 525-6285 / www.equifax.com/CreditReportAssistance/ • Experian (888) 397-3742 / www.experian.com/fraud/center.html • TransUnion (800) 680-7289 / www.transunion.com/fraud-victim-resource/place-fraud-alert <p>Use the Federal Trade Commission's ID Theft Affidavit when reporting the theft to creditors and credit bureaus. The form is available on the FTC's website.</p>
<input type="checkbox"/>	<p>California victims of identity theft are allowed free credit reports monthly for 12 months following the date of the police report. (Cal. Civ. Code §1785.15.3(b)) The method of requesting these varies depending on the credit agency.</p>
<input type="checkbox"/>	<p>Report the fraud to the police, and save the police report to use when reporting the fraud elsewhere.</p>
<input type="checkbox"/>	<p>For identity theft related to tax returns and employment, call the IRS Identity Protection Specialized Unit at (800) 908-4490 to have the IRS put an account marker on your Social Security number. This will allow any IRS employee who deals with the file to be aware of the ID theft. File Form 14039, IRS Identity Theft Affidavit.</p>
<input type="checkbox"/>	<p>Contact the Franchise Tax Board Identity Theft Hotline at (916) 845-7088. File Form FTB 3552, Identity Theft Affidavit, and supporting documents.</p>
<input type="checkbox"/>	<p>If your credit or debit card account has unauthorized charges, contact your bank or account issuer to report the transactions. Close the accounts. If checks were stolen, contact major check verification companies and ask that they not accept checks on the closed account.</p> <ul style="list-style-type: none"> • TeleCheck (800) 710-9898 • Certegy (800) 437-5120 <p>To find out if the identity thief has passed bad checks in your name, call SCAN at (800) 262-7771.</p>
<input type="checkbox"/>	<p>Follow up with the credit bureaus via mail, and include copies of the police report and ID Theft Affidavit.</p> <ul style="list-style-type: none"> • Equifax, P.O. Box 740241, Atlanta, GA 30374 • Experian, P.O. Box 9532, Allen, TX 75013 • TransUnion, P.O. Box 6790, Fullerton, CA 92834
<input type="checkbox"/>	<p>Report the fraud to creditors if the thief opened accounts in your name. Ask for the security or fraud department. Report the fraud via telephone and regular mail.</p>
<input type="checkbox"/>	<p>Consider a credit freeze. This means that your credit file cannot be shared with potential creditors, insurers, employers, or residential landlords without your permission.</p>
<input type="checkbox"/>	<p>If you are contacted by debt collectors, explain that you are not responsible for the debt, and follow up in writing.</p>
<input type="checkbox"/>	<p>If your driver's license was stolen, call your local DMV office, and report the theft and ask them to put a fraud alert on your license. Contact the DMV ID Theft Hotline at (866) 658-5758.</p>
<input type="checkbox"/>	<p>If your mail was stolen or if someone filled out a change of address request in your name, contact the Postal Inspector to report the theft.</p>
<input type="checkbox"/>	<p>If your Social Security number was used to claim unemployment benefits, contact the EDD's Fraud Hotline at (800) 229-6297. You can also get the EDD's Fraud Reporting Form on their website.</p>
<input type="checkbox"/>	<p>If your Social Security number was used to claim Social Security benefits, call the Social Security Administration's Fraud Hotline at (800) 269-0271. You can also report fraud on the SSA's website.</p>
<input type="checkbox"/>	<p>If your Social Security number was used to claim Medicare, Medi-Cal, or other social services, call the Department of Health and Human Services Office of the Inspector General at (800) 447-8477 (for Medicare fraud). Call the California Department of Health Care Services Medical Fraud Reporting Hotline at (800) 822-6222 (for Medi-Cal fraud). Call the California Department of Social Services Welfare Fraud Referral Hotline at (800) 344-8477 or by e-mail at FraudHotline@dss.ca.gov (for other social services-related fraud).</p>

Taken from "Identity Theft Victim Checklist" California Office of the Attorney General. Available at: www.oag.ca.gov/idtheft/facts/victim-checklist. Checklist also contains sample letters for reporting fraudulent accounts