



## **What should you do if you are an apparent victim of identity theft?**

In the event you are a victim of identity theft, fraud, or burglary, there are a number of immediate steps that you can take to help protect your personal and financial interests\*:

- Immediately contact your bank(s) and credit card issuers so that the following can be done:
  - ✓ Access to your accounts can be protected
  - ✓ Stop payments can be placed on missing checks
  - ✓ Personal Identification Numbers (PINs) and Online Banking Passwords can be changed
  - ✓ New account(s) may be opened when appropriate
- You should notify the bank or issuer of all cards and/or accounts potentially impacted - including but not limited to your ATM card(s), check card(s) (debit cards), and credit card(s).

Additionally, you should ask the issuing agent to review all recent transactions on their accounts linked to any cards including checking, savings, money market, credit, home equity, etc.

You should also work with issuing agents to ensure that no one has requested an address change, title change, PIN change, or ordered new cards or checks to be sent to another address. You can generally find Customer Service or Fraud Prevention contact telephone numbers and your account numbers on your monthly statements. It is helpful to have this information handy when contacting your issuing agent(s).

- You should file a police report with your local police department and provide the facts and circumstances surrounding your loss. You should obtain a police report number with the date, time, police department, location and police officer taking the report or involved in the subsequent investigation.

Having a police report on file will often facilitate your dealings with insurance companies, banks, credit card agencies, and commercial establishments that may be the recipient of your stolen checks or fraudulent credit purchases.

The police report may initiate a law enforcement investigation into the loss with the goal of identifying, arresting, and prosecuting the offender and possibly recovering your lost items. The police report will also help provide immediate clarification should someone assume your identity and be arrested for criminal activity using your name and biographical data.

- You should maintain a written chronology of what happened, what was lost, and the steps taken to report the incident to the various agencies, banks, and firms impacted. Record the date, time, contact telephone number, person(s) contacted, and any relevant report or reference number and instructions.
- You should complete a thorough review and inventory of bank activity and/or items that may have been stolen. If you later discover additional fraudulent items or missing articles, you should contact the respective police agency, bank, credit card issuer, or commercial establishment and update their initial report.
- In addition to reporting the situation to your bank(s), credit card issuer(s), and local police department, you should contact the following entities if any respective items appear to be missing:
  - ✓ Department of Motor Vehicles for the replacement of Driver's License and vehicle registration
  - ✓ Social Security Administration for the replacement of Social Security card(s)
  - ✓ Voter's Registration Office for the replacement of voter's registration card(s)
  - ✓ Local Library for replacement of library card(s)
  - ✓ Various merchants for replacement of courtesy check cashing card(s)
  - ✓ Various insurance companies for replacement of Medicare card(s), prescription card(s), proof of homeowners, auto, medical insurance, etc.
  - ✓ Local video store for replacement of video rental ID card(s).
  - ✓ Employer for replacement of employee ID card(s), security door access card(s), special remote computer access passwords or tokens issued by the employer.
- You should file a complaint with the Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important

information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

- You should monitor your credit report. The 3 major US credit rating agencies allow consumers to establish "Fraud Alerts" that require additional checks when someone applies for credit. You should contact one or all of the three agencies to request the Fraud Alert.
- In addition, the State of Maine has created laws to protect Maine Citizens against Information Theft.

### **What you should know about the Maine Security Freeze Law.**

- You have the right to place a freeze on your credit files to prevent identity thieves from opening new accounts in your name.
- You cannot be charged for this service if you are an ID theft victim and provide a police report.
- Under a new Maine law known as "An Act Regarding Identity Theft Deterrence" effective Feb 1, 2006, consumers can voluntarily request that consumer reporting agencies "freeze" their personal information. The security freeze would then prohibit a consumer reporting agency from disclosing personal financial information unless the consumer suspends the freeze, typically to allow an agency to perform a credit check before doing business with the consumer.
- The law also specifies that the reporting agency cannot charge more than \$10 for implementing, suspending or removing a security freeze, or \$12 for a temporary suspension that allows the information to go to a specific agency. If the consumer has been a victim of identity theft in the past, all security freeze services must be provided free of charge. Credit reporting agencies will have 5 days to comply with a request to freeze personal information, and must send written notification once the freeze is in place.

### **THREE MAJOR US CREDIT RATING AGENCIES**

- Equifax: P.O. Box 740241, Atlanta, GA 30374 - 1-888-766-0008 - [equifax.com](http://equifax.com)

- Experian:P.O. Box 949, Allen, TX 75013-0949 - 1-888-397-3742 - experian.com
- TransUnion:P.O. Box 6790, Fullerton, CA 92834 - 1-800-680-7289 - transunion.com

### **OTHER RESOURCES FOR INFORMATION OR ASSISTANCE**

- The Federal Trade Commission, (877) FTC-HELP, [consumer.gov/idtheft](http://consumer.gov/idtheft)
- The National Fraud Information Center, (800) 876-7060, [fraud.org](http://fraud.org)
- The Internet Fraud Complaint Center, [ifccfbi.gov](http://ifccfbi.gov)
- The National Center on Elder Abuse, (800) 677-1116, [elderabusecenter.org](http://elderabusecenter.org)

\*All of the suggestions, tips and guidance provided in the above sections are for informational purposes only. They are general guidelines provided to assist fraud victims in understanding some of the steps they may take to help protect their personal and financial interests. The suggestions are not all-inclusive and should not be considered nor interpreted as legal, accounting, financial or technical advice. Customers may wish to consult their attorney, accountant or other advisor for specific advice, guidance or recommendations concerning this topic.