

## *Identity Theft Contact Information*

### **Federal Trade Commission (FTC)**

600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-382-4357

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

### **THREE CREDIT BUREAUS**

#### **EQUIFAX**

PO Box 740241

Atlanta, GA 30374-0241

To order a report: 1-800-685-1111

[www.equifax.com](http://www.equifax.com)

To report a fraud: 1-888-766-0008

#### **EXPERIAN**

PO Box 2104

Allen, TX 75013

To order a report: 1-888-397-3742

[www.experian.com](http://www.experian.com)

To report a fraud: 1-888-397-3742

#### **TRANSUNION**

PO Box 1000

Chester, PA 19022

To order a report: 1-877-322-8228

[www.transunion.com](http://www.transunion.com)

To report a fraud: 1-800-680-7289

## *What to do if you are a victim?*

### **CHECKLIST**

- \_\_\_\_\_ 1. Contact the three major credit bureaus and place Fraud Alert.
- \_\_\_\_\_ 2. Contact financial institutions and close effected accounts.
- \_\_\_\_\_ 3. File a police report.
- \_\_\_\_\_ 4. File complaint with Federal Trade Commission (FTC).



Photos provided by LaBelle Studios, Inc. and Whitewater Police Dept.  
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# IDENTITY THEFT



## VICTIM WORKSHEET

**City of Whitewater  
Police Department**  
312 West Whitewater Street  
Whitewater, WI 53190

non emergency: (262)473-0555

Emergency: 9-1-1

[www.whitewater-wi.gov](http://www.whitewater-wi.gov)

**WPD Police Report #**

**Officer Name**



## WHAT IS IDENTITY THEFT AND HOW WILL IT IMPACT ME?

Identity theft is the theft of your personal information; name, address, social security number, and date of birth.

Once the “thief” acquires your information they may begin to apply for new loans, open new credit card accounts in your name, and even change your address so that they can access even more information through service of your mail.

The theft of your identity may impact your credit for years to come.

## IF YOU ARE A VICTIM OF IDENTITY THEFT:

### 1. CONTACT CREDIT BUREAUS:

- Immediately call and place a fraud alert on your credit file. (The credit bureaus are listed on back of brochure) :  
*Initial alert* stays on your credit report for at least 90 days.  
*Extended alert* stays on your credit report for 7 years.
- Fraud alerts require creditors to contact YOU prior to opening new accounts or making changes to existing accounts.
- Once reported and confirmed, the other two credit bureaus will automatically be notified to place Fraud Alerts. (It is recommended that you call all of them as well.)
- All three credit bureaus are required to send the victim their credit reports, free of charge. (Two free within 12 months— from all three credit bureaus).

### 2. CLOSE ACCOUNTS:

- Immediately close all accounts you know OR believe have been tampered with or opened fraudulently.
- Under Federal law, you are only responsible for a maximum \$50 charge for unauthorized withdrawals from your account(s).
- You may need to sign an “Affidavit of Forgery” OR “ID Theft Affidavit” from the financial institution.
- Remember to send a “dispute letter” to each creditor. (Send it Certified Mail with a Return Receipt).

### 3. FILE A POLICE REPORT:

- File a police report with your local police department. It is normally required by all financial institutions. The reason for the police report is to verify the identity theft took place.
- Obtain a copy of the police report and submit a copy to each creditor.

### 4. FILE A COMPLAINT WITH THE FEDERAL TRADE COMMISSION (FTC):

- The FTC collects ID theft data from consumers, stores, and financial institutions.
- The FTC does not have authority to bring criminal charges and only refers victims to various private and governmental agencies.
- FTC data is shared by credit bureaus, credit card companies, all other financial institutions, insurance companies and law enforcement agencies worldwide.

