

## Client Resources

# What to do if Your Identity is Stolen

- **Call your bank, credit card and other financial institutions immediately.** Cancel credit cards, request new cards, possibly place holds on your accounts, and alert them to the fact that your identity has been stolen.
- **File a complaint with the Federal Trade Commission (FTC), and a Police Report with your local police.** You can start the process at the [FTC's website](#). The website will take you through a series of questions that will result in a document called a FTC Affidavit. Next, take this document to the local police and file a Police Report, reporting the crime. The FTC Affidavit and a copy of the Police Report together make the Identity Theft Report. These documents can potentially help you dispute accounts and fraudulent expenditures as a result of the identity theft.<sup>1</sup>
- **Place a fraud alert on your credit report.** Placing an Initial Fraud Alert (see about other fraud alerts below) can make it harder for a thief to open more accounts in your name. This is not the same as a credit freeze (see below), and lasts for 90 days. After 90 days, the alert will need to be renewed. To create the alert, you only need to contact one of the credit agencies. To learn more, go to <https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>. Be advised, however, that there are three main types of fraud alerts:
  - **Initial Fraud Alert:** Principally designed for (but not reserved to) individuals who feel their identity has been compromised. Initial Fraud Alerts last 90 days, are free, and can be continuously renewed.
  - **Extended Fraud Alert:** Reserved exclusively for victims of identity theft and designed to protect your credit for seven years.
  - **Active Duty Military Alert:** Reserved for military personnel who want to protect their credit during deployment. Alerts last for one year and can be renewed.
- **Place a credit freeze with each credit bureau.** A credit freeze allows you to seal your credit reports and require verification of a personal identification number that only you know to temporarily “thaw” your credit when legitimate applications for credit and services need to be processed (e.g. for a new credit card or mobile phone account). A freeze needs to be done with each of the agencies separately. We find the following links helpful for understanding the pros and cons of credit freezes:
  - <http://clark.com/personal-finance-credit/credit-freeze-and-thaw-guide/><sup>2</sup>
  - <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

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<sup>1</sup> California residents can also file a complaint with the California Franchise Tax Board here: [https://www.ftb.ca.gov/online/Fraud\\_Referral/index.shtml](https://www.ftb.ca.gov/online/Fraud_Referral/index.shtml)

<sup>2</sup> Seiler LLP is not affiliated with Clark Howard.

*What to do if Your Identity is Stolen continued...*

- **Correct your credit reports.** Work with each credit agency to correct the erroneous information that might appear in your report.
- **Monitor your account statements and activity meticulously.** In addition to regularly reviewing your credit reports, monitor and review all your individual account statements and activity, too.
- **Stay prudent and vigilant.** There are a number of things you can do as a matter of regular, personal information security “hygiene,” such as password maintenance and being judicious around what information you send via email. This article goes over helpful steps. [XXX](#)

**Credit Agency Contact Information**

- **Equifax** | 1-888-766-0008 | <https://www.equifax.com/>
- **Experian** | 1-888-397-3742 | <https://www.experian.com/>
- **Innovis** | 1-800-540-2505 | <https://www.innovis.com/>
- **TransUnion** | 1-800-680-7289 | <https://www.transunion.com/>

**Other Resources**

- The Federal Trade Commission (FTC) — [www.ftc.gov](http://www.ftc.gov)
- Internal Revenue Service (IRS) — [www.irs.gov/individuals/taxes-security-together](http://www.irs.gov/individuals/taxes-security-together)
- California Franchise Tax Board (FTB) — [https://www.ftb.ca.gov/online/Fraud\\_Referral/index.shtml](https://www.ftb.ca.gov/online/Fraud_Referral/index.shtml)