

# **IDENTITY THEFT CHECKLIST**

## **IMMEDIATE STEPS:**

### **1. Request credit reports from the major credit bureaus.**

Under Federal law, everyone can get a free copy of their personal credit report from each of the three major bureaus once a year. The major credit bureaus, which keep on file information about your credit history (loans, credit cards, mortgages, etc.) are: Equifax, Experian and TransUnion. Each maintains its own website and services, but the easiest way to access free credit reports is through a centralized service established by all three agencies. This centralized service can be accessed at <http://www.annualcreditreport.com>), or you can order by phone at 877-322-3228.

### **2. Request a fraud alert**

At the time you request your credit reports you can also request that the credit bureaus place a “fraud alert” on your credit file to alert potential creditors and others that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name, because it tells creditors to follow certain procedures to verify your identity. An initial fraud alert stays in your file for at least 90 days. This is a free service.

A fraud alert on your file should not interfere with your use of existing credit cards or banking and checking accounts. However, it will add verification steps to the establishment of new credit or bank accounts for anyone who tries to open a new account in your name, including you.

#### **Before you place a fraud alert, consider the effects that placing an alert could have:**

- A fraud alert may limit your ability to get “instant” credit for in-store purchases if the instant credit is sought at a time when verification procedures cannot be completed.
- Creditors may contact you by phone before opening a new account.

You can request that a fraud alert be placed in your credit file by contacting any one of the three credit bureaus. Each of the three automatically notifies the other two when it places a fraud alert, and the other two must each then place fraud alerts in your file. You may contact the credit bureaus as follows:

- Equifax: 1-877-576-5734; [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

### **3. Review your credit reports for any evidence of fraud.**

When you receive the credit reports, review each of them carefully and look for activity that is unfamiliar and unauthorized, such as:

- Unfamiliar accounts, especially ones that have been recently opened;
- Unauthorized charges to existing accounts; and
- Addresses where you have not lived.

## **IF THERE IS EVIDENCE OF IDENTITY THEFT:**

- 1. Report any evidence of identity theft to the credit bureaus and to the credit issuers.**
  - Instruct the credit bureaus in writing to remove inquiries that have been generated due to the fraudulent access.
  - Ask the companies to close the accounts and for transaction and application records for all fraudulent activity.
- 2. File an identity theft report with local authorities.**
  - Make sure all fraudulent account numbers are included in the report.
  - Ask for a copy of the report.
- 3. File a complaint with the Federal Trade Commission, online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call the Federal Trade Commission's Identity Theft Hotline, at 1-877-438-4338**
- 4.. Request the credit bureaus to extend the fraud alert to seven years or to place a security freeze on your file.**
  - Once you have evidence that attempts have been made to open fraudulent accounts in your name, you can request the credit reporting bureaus to extend the fraud alert to seven (7) years. You must provide proof of your identity, which may include a Social Security number, and a copy of an identity theft report you filed with a federal, state or local law enforcement agency.
  - Under Chapter 438P, Hawaii Revised Statutes, you can also request the three credit reporting agencies to place a security freeze, which prohibits each from releasing any information to unauthorized parties without your express authorization. Anyone may freeze their credit reports. Victims of identity theft can freeze their credit reports for free; others must pay \$5 per request.
- 5. Immediately close the accounts you believe have been opened fraudulently or have unauthorized activity.**
- 6. If you discover that your Social Security number has been misused, call the Social Security Fraud Hotline, at 1-800-269-0271.**
- 7. For more information and guidance on dealing with identity theft:**
  - **FTC website:** <http://www.ftc.gov/idtheft> The FTC is the main U. S. Government agency handling identity theft.
  - **State of Hawaii Identity Theft Website:** [http://Hawaii.gov/dcca/id\\_theft\\_info/what\\_to\\_do](http://Hawaii.gov/dcca/id_theft_info/what_to_do)
  - **Download the document "Take Charge: Fighting Back Against Identity Theft"** (available through both the FTC and State of Hawaii Identity Theft websites). This provides detailed information about identity theft and what to do if you are a victim of identity theft.

## **GENERAL TIPS/STEPS**

- 1. Keep a Detailed Log of all phone calls you make, include:**
  - Names of who you talked to
  - Their title
  - Phone numbers
  - Company name
  - What was said
- 2. Send all correspondence via Certified Mail, Return Receipt Requested.**
- 3. Confirm all conversations and agreements in writing.**
- 4. Keep all receipts of expenses and copies of correspondence.**

## **FUTURE STEPS**

- 1. Order a new credit report every four months.**
  - In addition to the three free reports you get when reporting fraud, you can get one free annual report from each agency.
  - Stagger these so that you receive one every four months.
- 2. Notify check screening companies if having trouble opening checking accounts or writing checks.**
  - ChexSystems (1-800-428-9623)
  - Equifax (1-800-437-5120)
  - Telecheck (1-800-710-9898)
  - Your bank will probably have to send a letter as well.