



Paxton Police Department
576 Pleasant Street, Paxton MA 01612
www.townofpaxton.net
Phone: 508-755-1104
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Identity Theft Actions Victims Can Take

The Three Major Credit bureaus

Equifax: 1-800-525-6285

Experian: 1- 888-397-3742

Transunion: 1-800-680-7289

1. Place a fraud alert on your credit reports and review your credit reports. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll free fraud number of any of the three consumer reporting companies above to place a fraud alert on your credit report. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report too. Once you place the fraud alerts in your file, you're entitled to order free copies of your credit reports and if you ask, only the last four digits of your SSN will appear on your credit report.

FRAUD ALERTS-There are two types of fraud alerts: an **initial** alert, and an **extended** alert.

-An initial alert stays on your credit report for at least 90 days. You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or about to be, a victim of identity theft. An initial alert is appropriate if your wallet has been stolen or if you've been taken in by a "phishing" scam. When you place an initial fraud alert on your credit report, you are entitled to one free credit report from each of the three nationwide consumer reporting companies.

-An extended alert stays on your credit report for seven years. You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an "identity theft report" When you place an extended alert on your credit report, you are entitled to two free



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copies of your credit report within 12 months from each of the three nationwide consumer reporting companies.

In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years-unless you ask them to put your name back on the list before then.

To place either of these alerts on your credit report, you will be required to provide appropriate proof of your identity, which may include your SSN, name, address and other personal information requested by the consumer reporting company. To remove the fraud alert you will need a copy of an identity theft report and proof of your identity. When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you are trying to obtain credit. To compensate for possible delays, you may wish to include a cell phone number, where you can be reached easily, in your alert. Remember to keep all contact information in your alert current.

2. Contact the registry of motor vehicles to determine if a duplicate license was issued in your name. If not, ask that a fraud alert tag be placed on the license file to prevent duplication.
3. Change your license number.
4. Do not knowingly pay all or partial amounts of fraudulent bills.
5. Maintain a log of all contact with financial institutions and law enforcement agencies and the names of those with whom you spoke.
6. Call the Federal Trade Commission at 1-877-438-4338 for assistance.
7. Call the Social Security Administration fraudulent use division at 1-800-269-0271.
8. Call the U.S. Secret Service Financial Crimes Task Force through the Boston Office at 617-565- 5640.



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Identity crisis...

“I don’t remember opening that credit card account and I certainly didn’t buy those items I’m being billed for!”

Maybe you never opened that account, but someone else did... someone who used your name and personal information to commit fraud. When an imposter co-opts your name, your Social Security number (SSN), your credit card number, or some other piece of your personal information for their use-in short, when someone appropriates your personal information without your knowledge- it’s a crime pure and simple.

The Biggest problem? You may not know your identity’s been stolen until you noticed that something’s amiss: you may get bills for a credit card account you never opened, your credit report may include debts you never knew you had, a billing cycle may pass without your receiving a statement, or you may see charges on your bills that you didn’t sign for, didn’t authorize, and don’t know anything about.

First things first

If someone has stolen your identity, the Federal Trade Commission recommends that you take three actions immediately.

1. Contact the fraud departments of each of the three major credit bureaus. Tell them to flag your file with fraud alert including a statement that creditors should get your permission before opening any new accounts in your name. Ask the credit bureaus for copies of your credit report. Credit bureaus must give you a free copy of your report if it is inaccurate because of fraud. Review you reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts. In a few months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.



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2. Contact the creditors for any accounts that have been tampered with or opened fraudulently. Ask to speak with someone in the security or fraud department, and follow up in writing. Following up with a letter is one of the procedures spelled out in the Fair Credit Billing Act for resolving errors on credit billing statements, including charges that you have not made.

3. File a report with your local police or the police in the community where the identity theft took place. Keep a copy in case your creditors need proof of the crime.

Next, take control

Although identity thieves can wreak havoc on your personal finances, there are some things you can do to take control of the situation. Here's how to handle some of the most common forms of identity theft.

If an identity theft has stolen your mail for access to new credit cards, bank and credit card statements, pre-approved credit offers and tax information or falsified change-of-address forms, (s) he has committed a crime. Report it to your local postal inspector.

If you discover that an identity thief has changed the billing address on an existing credit card account, close the account. When you opened a new account ask that a password be used before any inquiries or changes can be made on the account. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers. Avoid the same information and numbers when you create a Personal Identification Number (PIN)

If you have a reason to believe than an identity thief has accessed you bank accounts, checking account or ATM card, close the accounts immediately. When you open new accounts insist on password- only access. If your checks have been stolen or misused, stop payment. If your ATM card has been lost, stolen or otherwise compromised, cancel the card and get another with a new PIN.

If an identity theft has been established new phone or wireless service in your name and is making unauthorized calls that appear to come from- and are



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billed to-your cellular phone, or is using your calling card and PIN, contact your service provider immediately to cancel the account and calling card. Get new accounts and get new PINs.

If it appears that someone is using your SSN when applying for a job, get in touch with the Social Security Administration (SSA) to verify the accuracy of your reported earnings and that your name is reported correctly. Call (800) 772-1213 to check your social security statement.

In Addition the SSA may issue you a new SSN at your request if, after trying to resolve the problems brought on by identity theft, you continue to experience problems. Consider this option carefully. A new SSN may not resolve your identity theft problems, and may actually create new problems. For Example a new SSN does not necessarily ensure new credit record because credit bureaus may combine the credit information from your old SSN with those from your new SSN. Even when the old credit information is not associated with your new SSN, the absence of any credit history under your new SSN may make it more difficult for you to get credit. And finally there's no guarantee that a new SSN wouldn't also be misused by an identity thief.

If you suspect that your name or SSN is being used by an identity thief to get a driver's license, report it to your Department of Motor Vehicles. Also, if your state uses your SSN as your driver's license number, ask to substitute another number.

Stay Alert

Taking the steps outlined here should, in most cases, resolve your identity theft problems, but identity theft or related credit problems may reoccur. Stay alert to new instances of identity theft. Notify the company or creditor that's involved immediately. Follow up in writing.

Order a copy of your credit report from the three credit bureaus every year to check on their accuracy and whether they include only those debts and loans you've incurred. This could be very important if you're considering a major purchase, such as a house or a car. A credit bureau may charge you up to \$8.50 for a copy of your report.



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Complaint Clearinghouse

If you've been a victim of identity theft, file a complaint with the FTC by contacting the FTC's Identity Theft Hotline by telephone: toll-free 1-877-IDTHEFT(438-4338);TDD: 202-326-2502; by mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or online: www.consumer.gov/idtheft. Ask for a copy of **ID Theft: When Bad Things Happen to Your Good Name**, a free comprehensive consumer guide to help you guard against and recover from identity theft.

A Summary of Your Rights Under the Fair Credit Reporting Act

The Federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness and privacy of information in the files of consumer reporting agencies. These are many types of consumer reporting agencies, including credit bureaus that gather and sell information about your creditworthiness to creditors, employers, landlords, and other businesses. The FCRA gives you specific rights, which are summarized below. You may have additional rights under state law. For more information, go to www.ftc.gov/credit, or write to: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580

You must be told if information in your file has been used against you. Anyone who uses information from a consumer reporting agency to deny your application for credit, insurance, or employment- or take another adverse action against you- must tell you and give you the name, address, and phone number of the agency that provided the information.

You can find out what is in your file. At any time you may request and obtain your report from a consumer reporting agency. You will be asked to provide proper identification, which may include your Social Security number. In many cases the report will be free. You are entitled to free reports if a person has taken adverse action against you because of fraud; if you are on public assistance; or if you are unemployed but expect to apply for employment within 60 days. In addition, you are entitled to one free report every twelve months from each of the nationwide credit bureaus and from some specialized consumer reporting agencies. See www.ftc.gov/credit for details about how to obtain your free report.



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You have a right to know your credit score. Credit scores are numerical summaries of a consumer's worthiness based on information from consumer reports. For a fee, you may get your credit score. For more information, click on www.ftc.gov/credit. In some mortgage transactions, you will get credit score information without charge.

You can dispute inaccurate information with the consumer reporting agency. If you tell a consumer reporting agency that your file has inaccurate information, the agency must take certain steps to investigate unless your dispute is frivolous. For an example of dispute procedures go to www.ftc.gov/credit.

Inaccurate information must be corrected or deleted. A consumer reporting agency or furnisher must remove or correct information verified as inaccurate, usually within 30 days after you dispute it. However, a consumer reporting agency may continue to report negative data that it verifies as being inaccurate.

Outdated negative information may not be reported. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need as determined by the FCRA—usually to consider an application with a creditor, insurer, employer, landlord, or other business.

Your consent is required for reports that are provided to employers. A consumer reporting agency may not give out information about you to your employer, or potential employer, without your written consent. Blanket consent may be given at the time of employment or later.

You may choose to remove your name from consumer reporting agency lists for unsolicited credit and insurance offers. These offers must include a toll-free phone number you can call if you choose to take your name and address off lists in the future. You may opt-out at the major credit bureaus by calling 1-800-XXXXXXX.



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You may seek damages from violators. If a consumer reporting agency, a user of consumer reports, or, in some cases, a furnisher of information to a consumer reporting agency violates the FCRA, you may sue them in state or federal court.

Identity theft victims and active duty military personnel have additional rights. Victims of identity theft have new rights under the FCRA. Active-duty military personnel who are away from their regular duty station may file “active duty” alerts to help prevent identity theft. For more information, visit www.ftc.gov/credit

The FRCA gives several federal agencies authority to enforce the FCRA:



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| To Complain And For Information: | Please Contact: |
|--|---|
| Consumer reporting agencies, creditors and others not listed below | Federal Trade Commission Consumer response center-FCRA Washington, DC 20580 1-877-382-4367(toll free) |
| National banks, federal branches/agencies of foreign banks (word “national” or initials “N.A.” appear in or after bankers name) | Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743 |
| Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks. | Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693 |
| Savings associations and federally chartered savings banks(word “federal” or initials “F.S.B.” appear in federal institutions name) | Office of Thrift Supervision Consumer Programs Washington, DC 20552 800-842-6929 |
| Federal credit unions (words “Federal Credit Union” appear in institutions name) | National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-518-6360 |
| State-chartered banks that are not members of the Federal Reserve System. | Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington, DC 20429 800-934-FDIC |
| Air, surface, or rail common carriers regulated by former Civil Aeronautics of Interstate Commerce Commission | Department of Transportation Office of Financial Management Washington, DC 20590 202-720-7051 |
| Activities subject to the Packers and Stockyards Act, 1921 | Department of Agriculture Office of Deputy Administrator- GIPSA Washington, DC 20250 202-720-7051 |

Restoring Your Credit

Trans Union understands that something as serious as credit fraud can be very frustrating and difficult and we want to assure you that we are here to help. Below are some tips on how to ensure that your credit standing is kept accurate following fraudulent activity.

Get a copy of your credit report from all three credit bureaus. Take the opportunity to examine these reports for any out-of-the-ordinary activity. If you



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have a question about a Trans Union report, feel free to contact our FVAD Department where one of our associates will be happy to answer any questions you may have.

Review all your credit files. Contact Trans Union, as well as the other major credit reporting agencies and request that a protective statement be added to your credit file. Be sure to ask how long the statement will remain on your report. Also, be sure to ask each if any recent activity appears on your file. You can contact Experian and Equifax at the numbers listed on the top of page one.

Make sure to request that current copy of your report be sent to you. If you indicate that you suspect fraud, Trans Union will never charge you for your report.

Identify all fraudulent activity. No one knows what should be on your file better than you do. Carefully examine your reports and note any activity that is unfamiliar to you, such as aliases. Potentially fraudulent addresses, and any accounts that you do not recall opening. You should also examine the inquiries on your account for any abnormal activity.

Contact Credit Grantors. If your credit has been used fraudulently, you should quickly contact your credit grantors and ask them to explain their procedures regarding fraud accounts or fraud charges on your account. You may be required to complete an "Affidavit of Fraud" and/or send additional documents such as a police report, copy of your driver's license, documents from other credit card companies confirming the accounts as fraudulent. This may be necessary to prosecute the criminal if he is caught. Once fraud is confirmed by a creditor, request that a letter from the creditor is sent to you and each of the major credit reporting agencies confirming the fraud. Please keep a log of all phone conversations, including the name of the person you spoke to at the time of the call, and what you discussed with each company.

Contact Law Enforcement. Be sure to contact your local, state, and federal law enforcement officers and notify them of the suspected fraud. Provide as much information as you can, and be sure to get a case number before you finish the call. If a report is filed, obtain a copy of it for your records.



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Dispute Fraudulent Information. Make sure that you dispute any suspected information on your credit report. Upon request, we will send you a dispute from (although not necessary and a phone call or letter to us will work as well). Once your dispute is received by our office, we will investigate your dispute within 30 days and send you an updated copy of your credit file reflecting the results of our investigation.

Periodically review your report. You wouldn't leave your house or car unchecked on for years—please be just as mindful of your credit report. Request copies from all the major bureaus once a year.

Don't forget about stolen checks. If you have experienced fraudulent use of your checks, there are companies available which collect report and investigate returned checks. You should contact your financial institution.

Also, be sure to notify your bank and cancel your checking account and request a new account number. If you are unsure about outstanding checks, request a stop-payment order.

If your Social Security number has been used fraudulently, you may wish to contact the Social Security Administration to protect your rights to benefits. Your number may only be changed when proper documentation is submitted to the Social Security Administration office. Please note, Trans Union generally does not recommend that you change your Social Security number, because this may result in future complications. The Social Security Administration can be reached at (800) 269-0271.

About FVAD

Established in January of 1992, the Fraud Victim Assistance Department (FVAD) is a fully operational, centralized department of Trans Union that is dedicated solely to the detection, prevention and rectification of credit fraud. FVAD is designed to assist and support all victims of fraudulent activity. As always, FVAD welcomes your input on how we can improve our services to help you. If you have any questions or comments, please write FVAD or give a call at 800-680-7289, or you can fax at 714-447-6034



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Credit Fraud Prevention Tips

- Cut up, shred, or otherwise destroy pre-approved credit offers that you don't intend to accept before putting them in your trash or recycling bin. This should also be done with credit card statements, bank statements, or any other documents which have personal information on them. You should also be sure not to throw away credit card receipts in public trash cans

- Carry the essential identification pieces in your purse, wallet, backpack, automobile, etc. Try to avoid carrying such documents as a Social Security card, birth certificate or passport unless absolutely necessary.

- Reduce the number of credit cards you are carrying to a minimum. It is also a good idea to only take the cards that you know might use on a given day with you. Try not to carry more than one or two such cards in your purse or wallet.

- Do not keep ATM personal identification numbers (PIN) or other passwords in your purse or wallet- please memorize them. Additionally, avoid using easily discovered passwords or PIN codes such as birthdays, phone number, address, etc.

-Keep a list or photocopy of all your credit accounts and bank accounts in a secure place, such as a lock box or locked file cabinet if possible. Include account numbers, expiration dates and telephone numbers of the customer service and fraud departments. Use these numbers if your credit cards or checks are ever lost or stolen.

- Avoid giving out your credit card or other personal information over the phone or internet, unless you are certain of the caller's identity. If possible, only when you have initiated the phone call.

- Do not have your Social Security number or driver's license number printed on your check.

- If your credit cards or checks have been stolen, notify your creditors and banks immediately. Request that your bank account number be changed and that new checks be issued.

- It is always a good idea to order your credit reports from each of the three credit bureaus at least once a year to ensure that the information on your credit report is accurate.



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- Consider only listing your name and number (no address) in your telephone book.