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 - Close the accounts that have been tampered with or opened fraudulently.
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 - File a police report with your local law enforcement agency that has jurisdiction over your actual residence or place of business.
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 - Contact the three national credit organizations: **Equifax, Experian, and TransUnion.**
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 - Place a fraud alert on your name and place a "Fraud Alert / Victim Impact" statement on your credit file that prompts creditors to call you before opening any new accounts.
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 - Ask your banks to flag your accounts, contact you to confirm any unusual activity and change your PIN and password.

PREVENTING IDENTITY THEFT:

<ul style="list-style-type: none"> • Preferably use a locked mailbox to send and receive mail. 	<ul style="list-style-type: none"> • Deposit all outgoing mail to your local post office.
<ul style="list-style-type: none"> • Never give any personal information over the telephone or the internet, unless you're the one has made the call. 	<ul style="list-style-type: none"> • Memorize your Social Security Number and all passwords.
<ul style="list-style-type: none"> • Do not record sensitive information such as Social Security Number on anything that can be easily accessed and viewed. 	<ul style="list-style-type: none"> • Track transactions to match and compare them to bank statements.

<ul style="list-style-type: none">• Immediately report all lost or stolen credit/debit cards.	<ul style="list-style-type: none">• Apply for a new credit/debit card. If the card hasn't arrived in a timely manner, report it to the bank or credit card company immediately.
<ul style="list-style-type: none">• Monitor expiration dates on your credit/debit cards; Contact the issuer if replacement cards are not received prior to expiration dates.	<ul style="list-style-type: none">• Do not carry your Social Security card with you.
<ul style="list-style-type: none">• Never give your Social Security Number to anyone, unless within good reason for providing it.	<ul style="list-style-type: none">• Shred documents containing any sensitive information.