



## WHAT TO DO IF YOU BECOME A VICTIM

Identity theft is a serious crime that can have devastating consequences for victims. If you suspect that your personal information has been stolen, take immediate action to protect yourself. In this guide, I will outline a step-by-step process to help you respond to identity theft, including notifying financial institutions, filing a police report, freezing your credit, and more.

### **STEP 1: NOTIFY YOUR FINANCIAL INSTITUTIONS.**

If you discover that your financial accounts or identity have been stolen, compromised, or accessed without your consent, immediately notify the issuing bank, credit card issuer, or relevant institutions to close all existing accounts.

### **Step 2: GET AN IDENTIFY THEFT AFFIDAVIT.**

Take swift action. Report the theft to the Federal Trade Commission. You can do this easily using their online complaint form or calling 1-877-ID-THEFT. During the reporting process, remember to request the Identity Theft Affidavit. You will need it along with a police report.

### **Step 3: FILE A POLICE REPORT.**

Report the identity theft to your local police department. The police report is important for insurance purposes and can help minimize the damage. Keep copies of the police report and Identity Theft Affidavit.

### **Step 4: FREEZE YOUR CREDIT**

Contact the three major credit reporting companies to place a fraud alert and security freeze access to your credit profile.

### **Step 5: WRITE A LETTER OF DISPUTE.**

Report each fraudulent account and every incorrect piece of information in writing to both the credit reporting agency and the credit issuer. Along with copies of supporting documents, include a copy of your police report, and affidavit (keep originals). Send your letter by certified mail, which gives you a tracking number.

### **STEP 6: REMOVE ERRORS & INQUIRIES.**

The agencies must remove disputed errors from future reports. Instruct credit reporting agencies to remove all inquiries that were generated due to identity theft and notify those companies who received a copy of their report in the last six months of the disputed incorrect information.

### **Step 7: CONTACT THE SOCIAL SECURITY ADMINISTRATION.**

If your social security number is stolen, file a report at [www.idtheft.gov](http://www.idtheft.gov) and call 1-800-772-1213.

### **Step 8: CONTACT COLLECTION AGENCIES.**

If you are being contacted by debt collectors to pay the bills on fraudulent accounts, you have the right to request the details from them. Ask the collector for their name, address, telephone number, and the name of the person who is contacting you. After that, inform the collector that you are a victim of identity theft and are not responsible for the account. You should also follow up with a certified letter to the collection agency requesting copies of documentation, such as credit applications, transaction receipts, and statements that are related to the fraudulent accounts.

*(By following these steps and taking swift action, you can minimize the damage caused by identity theft and begin restoring your financial credibility.)*