

# Identity Theft Victim Checklist

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- 1 **Report the fraud to the three major credit bureaus** and review your credit report thoroughly.
  - Equifax (800) 525 - 6285 | [alerts.equifax.com](https://alerts.equifax.com)
  - Experian (888) 397 - 3742 | [experian.com/fraud](https://experian.com/fraud)
  - TransUnion (800) 680 - 7289 | [transunion.com/fraud](https://transunion.com/fraud)
- 2 **Report the fraud to the police**, and save the police report to use when reporting the fraud elsewhere.
- 3 If your **credit or debit card account has unauthorized charges**, contact your bank or account issuer to report the transactions. Close the accounts. If checks were stolen, contact major check verification companies and ask that they not accept checks on the closed account.
  - TeleCheck (800) 710-9898
  - Certegy (800) 437-5120To find out if the identity thief has passed bad checks in your name, call SCAN at (800)262-7771.
- 4 **Follow up with the credit bureaus via mail**, and include copies of the police report and ID Theft Affidavit.
  - Equifax, P.O. Box 740241, Atlanta, GA 30374
  - Experian, P.O. Box 9532, Allen, TX 75013
  - TransUnion P.O. Box 6790, Fullerton, CA 92834
- 5 **Report the fraud with creditors, if the thief opened accounts in your name**. Ask for the security or fraud department. Report the fraud via telephone and regular mail. Also, California victims of identity theft are allowed free credit reports monthly for 12 months following the date of the police report. (Cal. Civ. Code §1785.15.3(b)) The method of requesting these varies depending on the credit agency.
  - Equifax Fraud Department, P.O. Box 740250, Atlanta, GA 30374. Must request monthly.
  - Experian, P.O. Box 9554, Allen, TX 75013. Make a single request to receive all 12 reports.
  - TransUnion P.O. Box 6790, Fullerton, CA 92834. Must request monthly.
- 6 **Use the Federal Trade Commission's ID Theft Affidavit** when reporting the theft to creditors and credit bureaus. The form is available on the FTC's website.
- 7 **Consider a credit freeze**. This means that your credit file cannot be shared with potential creditors, insurers, employers, or residential landlords without your permission.
- 8 **If you are contacted by debt collectors**, explain that you are not responsible for the debt and follow up in writing.
- 9 **If your driver's license was stolen**, call your local DMV office and report the theft and ask them to put a fraud alert on your license. Contact the DMV Fraud Hotline at (866) 658-5758.
- 10 **If your mail was stolen or if someone filled out a change of address request in your name**, contact the Postal Inspector to report the theft.
- 11 **If your Social Security number was used to claim unemployment benefits**, contact the EDD's Fraud Hotline at (800) 229-6297. You can also get the EDD's Fraud Reporting Form on their website.
- 12 **If your Social Security number was used to claim Social Security benefits**, call the Social Security Administration's Fraud Hotline at (800) 269-0271. You can also report fraud on the SSA's website.
- 13 **If your Social Security number was used to claim Medicare, Medi-Cal, or other social services**, call the Department of Health and Human Service Office of the Inspector General at (800) 447-8477 (for Medicare fraud). Call the California Department of Health Care Services Medical Fraud Reporting Hotline at (800) 822-6222 (for Medi-Cal fraud). Call the California Department of Social Services Welfare Fraud Referral Hotline at (800) 344-8477 or by e-mail at [FraudHotline@dss.ca.gov](mailto:FraudHotline@dss.ca.gov) (for other social services-related fraud).
- 14 **For identity theft related to tax returns and employment**, call the IRS Identity Theft Hotline at (800) 908-4490 to have the IRS put an account marker on your SSN. This will allow any IRS employee who deals with the file to be aware of the ID theft. Contact the Franchise Tax Board Theft Resolution Coordinator at (916) 845-3669. Taken from "Identity Theft Victim Checklist" California Office of the Attorney General. Available at: [www.oag.ca.gov/idtheft/facts/victim-checklist](http://www.oag.ca.gov/idtheft/facts/victim-checklist). Checklist also contains sample letters for reporting fraudulent accounts