

For more detailed information, go to
the FTC's ID Theft Web site:
www.consumer.gov/idtheft/

Upon request this publication
can be furnished in an alter-
nate format for individuals with
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Defend yourself against identity theft



What to do about identity theft.

The Oregon Department of Human Services wants to help keep your identity private and safe. If you think you may be a victim of identity theft, follow these instructions. They were developed by the Federal Trade Commission (FTC) to help people defend themselves against identity (ID) theft as soon as possible after they discover it.

1. Contact the fraud department of any one of the following three consumer reporting companies:

Equifax:

1-800-525-6285
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374-0241

Experian:

1-888-397-3742
www.experian.com
P.O. Box 9532
Allen, TX 75013

TransUnion:

1-800-680-7289
www.transunion.com
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790

The company you contact will report your problem to the other two consumer reporting companies.

Ask the consumer reporting company to place a fraud alert on your credit report.

Alerts tell businesses to contact you before they open new or make changes to your accounts or national credit cards.

2. Once the fraud alert is active, you can do the following:

- Ask for and receive a free copy of your credit report from the consumer reporting company. Ask the company to print only the last four digits of your Social Security number on your credit reports.
- Check the report for anything unusual. Look for requests for information from businesses you haven't contacted and accounts you didn't open. Also check charges on your accounts that you didn't make.

3. Close accounts that may have been used by others without your permission. Make sure you tell every bank, credit card company and store where you close accounts that you have been a victim of identity theft.

4. Get an ID Theft Affidavit.

This document alerts those you owe money to if somebody else has opened an account in your name or tampered with your account.

5. You can find the ID Theft Affidavit.

- at the FTC's Web site
www.consumer.gov/idtheft/
or
- by contacting the FTC at:
Consumer Response Center
Federal Trade Commission
600 Pennsylvania, NW, H-130
Washington, DC 20580
877-438-4338

6. If you are sure identity theft has happened, file a report with the police department where the identity theft took place.

Businesses you owe money to may want a copy of this report for their records.

File a complaint with the Federal Trade Commission.

The FTC cannot help with your own case, but your information will help fight identity theft around the country.