

### **If you are an Identity Theft Victim:**

- Contact all creditors both by phone and in writing, to inform them of your situation
- Contact US Postal Inspector (Newark Office: 973-596-5450) and your local police department (Bloomfield Police: 973-680-4141)
- All victims of identity theft are encouraged to call the National Victim Identity Theft Clearing House at **1-877-ID THEFT** (1-877-438-4338)
- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "FRAUD ALERT/VICTIM IMPACT" statement to be included in your credit file. This will request that creditors call you before opening any new accounts

EQUIFAX 1-800-525-6285

EXPERIAN INFORMATION (TRW) 1-888-397-3742

TRANS-UNION CREDIT BUREAU: 1-800-680-7289

- ONCE A FRAUD ALERT HAS BEEN PLACED ON YOUR RECORDS ANY COMPANY THAT CHECKS YOUR CREDIT NOW KNOWS THAT YOUR INFORMATION WAS STOLEN AND MUST CONTACT YOU BY PHONE TO AUTHORIZE ANY NEW CREDIT
- Ask Credit Bureaus for copies of your credit report, go over them carefully and report any discrepancies
- Notify your bank(s), and have them contact you if they observe any suspicious activity on your account(s)
- Change all passwords and PIN numbers for all accounts
- Make copies of all documents relating to your identity theft. Keep a record of names of contacts you made during the reporting process
- Notify Social Security Administration hotline. (1-800-269-0271)
- Contact NJ DMV to see if another license has been issued in your name. If the answer is yes, request a new license number and fill out a DMV complaint form to start the fraud investigation process.