

# Identity Theft Smart Card

## What to do if your identity is stolen

The FTC has put together a great, step-by-step [guide](#) on what to do if you think your identity has been stolen. Here's where to start:

**Take action immediately! Keep records of your conversations and all correspondence.**

**Flag Your Credit Reports.** Contact the fraud department of the three major credit reporting agencies. Tell them you are an identity theft victim. Ask them to place a "fraud" alert in your file. An initial fraud alert is good for 90 days.

- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289

**Order Your Credit Reports.** Each company's credit report about you is slightly different, so order a report from each company. They must give you a free copy of your report if it is inaccurate because of fraud. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact your creditors about any accounts that have been changed or opened fraudulently. Ask to speak with someone in the security or fraud department.

**Create an Identity Theft Report and Report it to the Local Police.** An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- File a complaint with the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- Take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.

These two documents comprise an Identity Theft Report.

For more information regarding identity theft, visit the following websites:

- Federal Trade Commission (FTC) <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>
- FTC Identity Theft Online Complaint Form <https://www.ftccomplaintassistant.gov/>
- [www.fraud.org](http://www.fraud.org) (You can also call: 1-800-876-7060)

## 12 Practices to Avoid Identity Theft

1. Do not disclose your full nine-digit Social Security number
2. Avoid paper billing by requesting secure electronic statements instead
3. Lock your mailbox
4. Keep your information safe, both online and offline, shred documents containing personal information and password protect sensitive computer files
5. Use unique hard-to-guess passwords that include a combination of letters, numbers, and symbols
6. Avoid the same password across multiple accounts
7. Install and update antivirus, anti-malware, and security programs on all computers, tablets, and smart-phones
8. Don't disclose information commonly used to verify your identity on social network sites like, date of birth, city of birth, mother's maiden name, and name of high school
9. Avoid making purchases, paying bills, or sending sensitive information over unsecured WiFi networks
10. Disable Bluetooth on devices when not in use
11. Watch out for "phishing" scams
12. Fight "skimmers" by touching ATMs to see if all the parts are solid and not add-ons; cover the hand typing the password; look for suspicious holes or cameras