

# Identity Theft - Important Numbers

*by the Consumer Law Project for Elders*

**Consumer Law Project for Elders: 1-800-296-1467** Provides FREE LEGAL ASSISTANCE to seniors 60 and older with consumer problems, including Identity Theft. The Hotline is open from 9:00 a.m. to 5:00 p.m. Monday through Friday.

The **Federal Trade Commission (FTC)**: The FTC's Identity Theft Hotline provides information about Identity Theft and Identity Theft Affidavit that is useful when filing claims: 1-877-438-4338.

## To Report Identity Theft:

1. Contact the 3 major credit reporting agencies to place a **fraud alert** on your credit reports. A fraud alert requires you to be notified if someone attempts to obtain credit in your name. It is effective for 90 days and can be extended. To place a fraud alert on your credit reports contact any of the 3 major credit reporting agencies below. The company you call will alert the other two.

**Equifax** 1-800-525-6285, [www.equifax.com](http://www.equifax.com), PO Box 740241 Atlanta, Georgia 30374-0241

**Experian** 1-888-397-3742, [www.experian.com](http://www.experian.com), PO Box 9532 Allen, TX 75013

**TransUnion** 1-800-680-7289, [www.transunion.com](http://www.transunion.com), Fraud Victim Assistance Div. PO Box 6790 Fullerton, CA 92834

2. File a report with your local police.

3. Contact the Customer Service Fraud Unit of each creditor (i.e. bank, credit card company) for each account that may be affected and close those accounts. (see your monthly statement for the phone number).

4. Lost or Stolen Checks. To report lost or stolen check and prevent their use contact your bank. To find out if someone is passing bad checks in your name contact SCAN 1-800-262-7771. To notify a business not to accept your checks call the business directly and contact Telecheck 1-800-710-9898 or Certegy, Inc. 1-800-437-5120 or ask the business for the name and number of the check service it uses.

5. Notify the Social Security Administration Fraud Line if you believe your Social Security number is being used fraudulently by calling 1-800-269-0271.

6. Cancel and obtain new bank accounts, driver's license, phone and utility accounts, as necessary.

7. If an item you do not recognize shows up on your credit card statement, write a letter to the credit card company disputing the bill. Directions for disputing a bill are on the back of your statement.

8. Consider placing a **security freeze** on your credit reports. A security freeze prevents the release of any information about your credit reports and credit score and remains in place until you lift it. In CT a security freeze costs \$10 to place and \$10-\$12 to lift or temporarily lift. To place a security freeze, contact each of the 3 major credit reporting agencies listed above in #1.

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## The Consumer Law Project for Elders

*A project of Connecticut Legal Services, Inc.*

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