

Identity Fraud

The Better Business Bureau

<http://www.boston.bbb.org/WWWRoot/SitePage.aspx?site=27&id=b9531757-8bff-425c-83ce-ef5cf233e6a5>

The Federal Trade Commission - ID Theft

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Victim Assistance

http://www.bosbbb.org/id_theft/victim_assistance.asp

IF YOU BECOME A VICTIM

contact the credit bureau fraud departments

www.equifax.com

www.experian.com

www.tuc.com

contact all creditors involved

file a police report

Contact the Federal Trade Commission – ID Theft

Keep a record of your contacts

You receive your credit card statement only to see several items you don't recall purchasing. Is it possible that your identity has been stolen? Is someone committing personal fraud in your good name? The Federal Trade Commission (FTC) has released a consumer alert on the Identity Crisis and what you can do if your Identity is stolen. Should you find yourself the victim of identity theft, the FTC recommends you take the following three steps immediately.

First: Contact the fraud departments of the three major credit bureaus. Have them flag your file with a fraud alert along with a statement requesting that

creditors contact you for permission before opening any account in your name. Contact information for the three major credit bureaus is listed below

Report Fraud	Order Credit Report	Web Site
Equifax 800-525-6285	800-685-1111	www.equifax.com
Experian 888-397-3742	888-397-3742	www.experian.com
Trans Union 800-680-7289	800-888-4213	www.tuc.com

Second: Contact your creditors regarding accounts that may have been tampered with or opened fraudulently. Call and ask to speak to someone in the security or fraud department. Make sure to follow up and call with a letter detailing procedures outlined in the Fair Credit Billing Act.

Third: File a report with your local police department, or the police department in the community where the identity theft occurred.

You should also file a complaint with the FTC by calling their Identity Theft Hotline at 877-IDTHEFT or 877-438-4338, online or by mail. Their address is as follows:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Be sure to ask for a free copy of *ID Theft: When Bad Things Happen To Your Good Name*, a comprehensive consumer guide on how to prevent and recover from identity theft.