

IDENTITY THEFT KIT

Tools To Take Back Your Financial Identity



NEW YORK STATE OFFICE
of the
ATTORNEY GENERAL

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IDENTITY THEFT KIT

Take Control of Your Identity

Dear New Yorkers,

Identity theft affects thousands of New Yorkers every year, costing them money, time and their financial reputations. If this happens to you, it is important to take quick action — the faster you shut down the thief, the faster you will regain control over your identity. This brochure provides information on the steps you should take if you suspect someone is using your name and personal information to obtain credit, medical care, or even employment.

If you have questions or need more information, check out the resources below or go to our website at www.ag.ny.gov.

Sincerely,

Letitia James



Letitia James
Attorney General

RESOURCES

**Office of the
NYS Attorney General
Consumer Frauds Bureau**

800-771-7755
www.ag.ny.gov

Federal Trade Commission

To file an identity theft complaint, find information on steps to take and to create an identity theft affidavit:
www.identitytheft.gov
877-438-4338
(TTY) 866-653-4261

Annual Credit Reports

To order free copies each year from each of the credit reporting bureaus
www.annualcreditreport.com
877-322-8228

First Things First

Reclaiming your identity and repairing your credit can be a long process. But the first steps are the most important. These will sound the alert that the theft has happened and can halt the progression of the crime.

Take these three steps as soon as you suspect your identity has been stolen:

1. Contact companies where fraud occurred.
2. Notify credit reporting agencies.
3. Create an Identity Theft Report.

Read on for more details on each of these steps.

1. Contact Companies Where Fraud Occurred

If a new account was opened, immediately call the companies where the fraud occurred. Speak directly with the fraud department if the company has one. Explain that someone has stolen your identity and ask them to close or freeze the accounts. Creditors may ask you to submit a written report of the fraud, along with an identity theft report, when you have one.

Fraudulent Charges: If you believe there are fraudulent or erroneous charges on your existing credit account, contact your credit card issuer immediately. Federal regulations require credit card companies to remove disputed items from your bill while investigating. Change your usernames, passwords and PINS for all your accounts.

Note: Federal law limits your liability to \$50 for unauthorized charges to your credit card account.

2. Notify Credit Reporting Agencies

Immediately contact one of the three major credit reporting agencies (also referred to as “Credit Bureaus”) to inform them of the situation. That company must notify the other two.

TransUnion.com

Fraud Victim Assistance Dept.
P.O. Box 2000
Chester, PA 19022-2000
1-800-680-7289

Equifax.com

P.O. Box 105069
Atlanta, GA 30348-5069
1-800-525-6285
1-888-766-0008

Experian.com

P.O. Box 9554
Allen, TX 75013
1-888-397-3742

Note: Victims of identity theft have the right to remove, or “block” fraudulent information from their credit files. When blocked, the information will not appear on your credit report, and companies are prohibited from attempting to collect the debt from you. Credit bureaus are required to honor this request if you have an Identity Theft Report.

Place a “fraud alert” on your credit file.

A business must verify your identity before extending credit, making it difficult for anyone to open new accounts in your name. You can renew the fraud alert after 90 days. Each credit bureau will send you a letter confirming the fraud alert on your credit file.

Write to each credit reporting agency.

Include a copy of your Identity Theft Report and proof of your identity, such as your name, address, and Social Security number. Request that they block the information in the report that is fraudulent. Those without an Identity Theft Report can still dispute incorrect information, but it can take longer and there’s no guarantee that the credit bureaus will remove the information.

Get free copies of your credit reports from each of the bureaus.

Victims of ID theft are entitled to receive a free copy of their credit report. Carefully review the reports for any transactions or accounts you don’t recognize. Ask the credit bureau to attach a statement to information in your credit file that you claim is fraudulent.

Consider a “Security Freeze”

The Security or Credit Freeze prevents creditors from gaining access to your credit file. As a result, most lenders will refuse to open new accounts. How it works:

- Contact each CRA. They will collect your information, confirm your identity and place a credit freeze within one day.
- The credit reporting agencies will mail you written notification of your freeze and a Personal Identification Number (PIN) to identify yourself when contacting the credit bureaus or to lift the Security Freeze.
- The security freeze may be lifted, permanently or temporarily, by contacting each of the CRAs. There is no charge for placing a security freeze for the first time. If you are the victim of identity theft and have an ID Theft Affidavit or a police report, there is no charge for placing, lifting or restoring the security freeze.

www.transunion.com/credit-freeze/place-credit-freeze

1-888-909-8872

www.experian.com/freeze/center

1-888-397-3742

www.equifax.com/CreditReportAssistance/

1-800-349-9960

3. Create an ID Theft Report: FTC & Police

An Identity Theft Report can help you get fraudulent information removed from your credit file and not reported on your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name.

- **File a complaint with the Federal Trade Commission indicating you were a victim of ID theft**, either online or over the phone (follow-up in writing). Your completed complaint is called an “Identity Theft Affidavit.”

www.identitytheft.gov

1-877-438-4338

- **Take your Identity Theft 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.

The two documents comprise an
Identity Theft Report.



When Filing a Police Report

If you encounter difficulties filing a police report, return to the FTC website for a copy of the “FTC Memo to Law Enforcement.”

What to do about...

Stolen Checks

Report stolen or fraudulent use of checks to:

Telecheck: (800) 710-9898

NPC: (800) 526-5380

ATM/Debit Cards

Under federal law, your liability for unauthorized debits is limited to \$50 if it is reported missing within two business days of discovering its loss. Liability increases to \$500 for reporting it within 60 days. After 60 days, the liability is unlimited. You will not be held liable for any additional charges incurred after the card is reported missing.

Social Security Number

Contact the Social Security Administration (SSA) if your card is lost or stolen:

If your Social Security number is used fraudulently, call 800-269-0271 or go to the administration's Office of the Inspector General website: <https://oig.ssa.gov/>.

Fraudulent Change of Address

Contact the U.S. Postal Service if you suspect that your mail has been stolen or someone has submitted a fraudulent change-of-address form with the post office.

877-876-2455

<https://postalinspectors.uspis.gov>

Passport

Report lost or stolen passports to the US Department of State.

<https://pptform.state.gov/>

877-487-2778

If the passport was issued by another country, notify the issuing country's embassy or consulate.

Driver's License

Contact the Department of Motor Vehicles for driver license misuse or to replace a lost or stolen license. Request form FI-17 (Report of Unauthorized Use/Duplication of License or Registration) by contacting:

www.dmv.ny.gov

518-473 6464

Medical Records

If someone has used your name to receive medical benefits:

- Notify the health care provider of any errors in your records;
- Notify your health insurer of the errors; include a copy of your Identity Theft Report.

Debt Collectors

- Within 30 days of receiving a collection letter, write to debt collector informing them of the identity theft and include a copy of the Identity Theft Report.
- Contact the company where the fraud occurred; tell them this is not your debt. They are required to give you details about the debt if you ask for it. Tell them to stop reporting the debt to the credit bureaus.

Data Breaches

Data breaches occur when a company's records are hacked or information is inadvertently lost. When this happens, you can be at risk for identity theft. Here's what you can do to protect yourself:

- Take advantage of offers for free credit monitoring;
- Consider placing a credit freeze;
- Change passwords and usernames on online accounts.

Keep Records and Logs

Identity theft cases are complicated, often involving multiple jurisdictions and instances of fraud. Carefully organizing and tracking all the paperwork, communications and costs will help identity theft victims reclaim their financial well-being. Here are some of the items you may want to include:

- ID Theft Report;
- Chronological and detailed record of events;
- Applications, credit slips, credit cards, any physical proof of the fraud;
- Credit reports (request them about every three months and track changes as they occur);
- Email and telephone records, including names, contact information, subject and date of contact;
- All court and law enforcement documents;
- Victim statements;
- Expenses (costs incurred while fighting the identity theft may be the basis for a request of restitution to the court).