

## Identity Theft

Identity theft occurs when personally identifying information is stolen and used without the owner's consent or knowledge. Examples may include:

- Social security numbers used gain employment or file tax returns
- Credit cards used for unauthorized purchases
- Personally identifying information used to gain a loan/lease or access medical services

Did you know, children may also be victims of identity theft? Some only discover the issue as adults when trying to purchase a car, rent an apartment, etc. Follow the steps below to report and begin recovery.

In any of these scenarios identity theft may be committed by complete strangers. Victims of identity theft may also find that a family member, friend, or neighbor was responsible. Identity theft may also occur as a result of data breaches at a company that stores personal information.

### How to Report Identity Theft

In all cases, the Federal Trade Commission recommends taking the following steps:

1. Begin by contacting the company where the fraud occurred. If possible, reach their fraud department and notify them that your identity has been stolen. Ask them to freeze or place a hold on the account and then change any PIN numbers, passwords, or login information.
2. Submit a free 90-day fraud alert with each of the following consumer credit agencies:
  - Experian, [www.experian.com/fraud/center.html](http://www.experian.com/fraud/center.html), (888) 379-3742
  - TransUnion, [www.transunion.com/fraud-victim-resource/place-fraud-alert](http://www.transunion.com/fraud-victim-resource/place-fraud-alert), (800) 680-7289
  - Equifax, [www.equifax.com/CreditReportAssistance](http://www.equifax.com/CreditReportAssistance), (888) 766-0008

Each consumer credit agency will provide a letter by mail confirming the fraud alert is in place.

3. Review your credit report from all three consumer credit agencies or request them together online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling (877) 322-8228.
4. File a report by calling or completing an assessment online with the Federal Trade Commission. Filing provides victims of identity theft a tailored recovery plan, documented proof of the theft, and guarantees certain rights.

(877) 438-4338

(866) 653-4261 (TTY)

<https://www.identitytheft.gov/>

5. An optional police report may also be filed. Contact local law enforcement for more information.

You may request a free credit report once a year. If you already requested a credit report within the year, credit reports may still be requested for a fee or you may follow the directions in your fraud alert letter for a free credit report. Be advised it may take longer to receive the free credit report.

## Recovery

Federal Trade Commission's report will outline steps for recovery, which may include contacting:

- Businesses to close unauthorized accounts
- Businesses to remove unauthorized charges on legitimate accounts
- Each of the three consumer credit agencies to remove or "block" fraudulent information
- Each of the three consumer credit agencies to place an extended fraud alert or credit freeze

Additional steps may need to be taken for specific types of identity theft (e.g., theft of a social security number, Drivers License or passport and theft involving government benefits, student loans, and apartment or house rentals, etc.). Visit the Federal Trade Commission's website at <https://www.identitytheft.gov/Steps> for more information.

## Preventing Identity Theft

Regularly review credit card statements and conduct an annual credit report check to identify potential fraud.

Shred documents with personally identified information before throwing them away.

File federal and state taxes as soon as possible.

Consider additional protection by purchasing a monitoring and reimbursement plan through a company such as LifeLock or Identity Guard.

[www.lifelock.com](http://www.lifelock.com)

[www.identityguard.com](http://www.identityguard.com)

## Equifax Data Breach

Equifax, one of the three consumer credit agencies, experienced a data breach in 2017 where individuals' names, Social Security numbers, birth dates, addresses, and in some instances, Driver's licenses, credit card numbers, and other data were stolen.

Find out if your data was stolen by visiting [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com). Click on the "Am I Impacted" button, enter your last name, last six digits of your Social Security number, and follow the instructions.

## Related Resources in Mile High United Way's 2-1-1 Database:

[Identity Theft Prevention](#)

[Identity Theft Reporting/Recovery Programs](#)

Sources: Federal Trade Commission's Identity Theft website, Colorado Bureau of Investigation website, Equifax's 2017 Cybersecurity Incident & Important Consumer Information website.

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‡Standard message and data rates may apply. Text STOP to opt-out. For end user privacy and terms and conditions of texting with 898-211, go to [preventionpaystext.com/policies](http://preventionpaystext.com/policies).

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