



## Identity Theft – Immediate Action Steps

---

If you are an identity theft victim, immediately contact the three major credit reporting agencies and request that a security or fraud alert be included on your credit file.

A security (fraud) alert is a notation on your credit file that alerts credit grantors to the fact that you are an identity theft victim. Credit grantors, as a result of the security alert notation, contact you before approving and granting credit. They contact you to verify that you indeed are the person who applied for credit.

Since there are three major credit-reporting agencies, you need to contact each agency and request that a security alert be placed on your credit file. Please use the following telephone numbers to do so.

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

Each credit-reporting agency will provide you with a free copy of your credit file after you request the security alert. You should receive the copy of your credit file within 7 days from the date of your request.

Equifax and TransUnion automatically retain the security alert on your credit file for 7 years.

Experian automatically retains the alert on your credit file for ninety days. You can extend time to 7 years by submitting a written request to Experian. Your request should include the following information.

- A statement that identifies you as an identity theft victim.
- A request that the security or fraud victim statement be added to your personal credit file and included on your credit file for 7 years.
- Your full name including middle initial (and generation, such as Jr., Sr.)
- Current address
- Previous addresses for the past 5 years
- Social security number
- Date of birth
- Spouse's first name (if married)
- Spouse's Social Security number (if married)
- A copy of the front page of your phone bill. This is used by the credit-reporting agency to verify your address and home phone number.

Though not required, sending your request certified with a return receipt request to the credit reporting agencies is recommended.

The next article will focus on action steps you need to take after you receive your credit files copies from the credit reporting agencies.