



## Fraud Tip of the Week

# *What Do I Do If My Identity Is Stolen?*



By Detective Paul Henninger

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Identity theft today victimizes an estimated **10 million Americans** a year, and the numbers are growing each year. Thirty percent of the victims are Seniors. About 400,000 of the victims are children. It is estimated there are presently about **3.6 million** Identity Theft victims, and they are either still trying to resolve the problem or do not even know they are victims.

If you or your child becomes the victim of Identity Theft, there are some steps you should immediately take to reduce the financial impact of the theft and start the process of correcting your credit history.



### **Action To Take If Your Identity Has Been Stolen**

- ✓ File a report with your local police department. The phone number for Salem Police is 503-588-6123. A report will be taken on the phone or in person, depending on the nature of the investigation. Ask for a case number. Write down the number. There are many informative brochures in the lobby of the Salem Police Department.
- ✓ File a complaint with the Federal Trade Commission. Identity Theft is a federal crime, and they maintain a law enforcement database that tracks suspects across state lines. In addition, the FTC provides brochures, affidavit forms and a telephone "Identity Theft Hotline" to assist victims of Identity Theft. The FTC can be contacted at 1-877-438-4338 or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- ✓ **VERY IMPORTANT** -- Contact one of the three Credit Bureaus to have a "Fraud Alert" put on your credit history. The contacted agency will notify the other two agencies. You will receive one free credit report and be provided with information on how to have the fraudulent transactions removed from your credit history.  
Call: **Equifax** 1-800-525-6285, **Experian** 1-888-397-3742 or **TransUnion** 1-800-680-7289.
- ✓ Get your free copy of your credit report. Both you and your child are entitled to a free credit report each year from each credit bureau. Continue to monitor your credit report each year.
- ✓ If you do not want to monitor your credit, or you want someone to assist you in repairing your credit, consider paying for a credit repair and monitoring service.

### **HOW TO GET A FREE CREDIT REPORT**

Federal law requires the three credit bureaus to provide you with a free credit report each year, upon request. You and your children are entitled to get the free credit report. I suggest that all adults monitor their credit report each year by requesting this free

service. I suggest that you only request a copy on your child if you suspect their identity has been stolen.

If you want to order free credit reports for yourself or your child, contact the three credit bureaus. This can be done online, using the credit bureaus' official website at [www.annualcreditreport.com](http://www.annualcreditreport.com).

AnnualCreditReport.com is a centralized service for consumers to request annual credit reports. The three national consumer credit reporting companies, Equifax, Experian and TransUnion, created it. AnnualCreditReport.com is the only service authorized by Equifax, Experian and TransUnion for this purpose.

For more information on Identity Theft and other frauds, visit the Fraud Tips located on the Salem Police Department website at [www.cityofsalem.net/departments/police](http://www.cityofsalem.net/departments/police). Also, review my monthly fraud tip entitled "What Do I Do If My Child's Identity Is Stolen?"