

RECLAIMING YOUR IDENTITY

1. Contact the Credit Bureaus

Contact the fraud departments of each of the three major credit bureaus. They maintain reports that track the credit accounts that have been opened in your name and how you pay your bills. You should call first and then follow up in writing. As a victim of identity theft, you are entitled to a free credit report from each of the following credit reporting agencies:

Equifax

Call 1-800-525-6285

Write: Equifax Fraud Assistance,
P.O. Box 105069, Atlanta, GA 30348
www.equifax.com

Experian

Call 1-888-397-3742

Write: P.O. Box 949, Allen, TX 75013
www.experian.com

TransUnion

Call 1-800-680-7289

Write: Fraud Victim Assistance Dept.
P.O. Box 6790, Fullerton, CA 92834
www.tuc.com

2. Request that a fraud alert be placed in your credit bureau file

Tell the credit bureaus you would like to include a statement on your credit report asking that creditors call you before opening any new accounts or changing your existing accounts. Alerts remain on file for 90 days.

3. Include a victim's statement

Tell the credit bureaus you would like to include a statement on your credit report asking that creditors call you before opening any new accounts or changing your existing accounts.

4. Ask for copies of your credit reports

If you are a victim of identity theft, credit bureaus must give you a free copy of your report for you to check for inaccuracies.



5. Review your credit reports carefully

Make sure that no additional fraudulent accounts have been opened or unauthorized changes made. Check the inquiry section of the report. When inquiries appear from companies that opened fraudulent accounts, request that the inquiries be removed from your report.

6. Perform periodic reviews

In a few months, order a new copy of your credit report to verify your corrections and changes.

7. Contact your local police

File a report with your local police or the police in the community where the identity theft took place. Even if the police are unable to catch the thief, having a copy of the police report can help provide evidence of fraud to creditors. Obtain a copy of the police report in case your bank, credit card company or others need evidence.

8. Contact the Federal Trade Commission

Call the Federal Trade Commission's (FTC) Identity Theft Hotline at 1-877-438-4338. The FTC will put your information into a secure consumer fraud database and may, in appropriate instances, share it with other law enforcement agencies.

9. Check your mail carefully

If you receive statements for accounts for which you did not apply, contact the creditor. An identity thief may have opened an account in your name.

If you do not receive statements for any of your usual accounts, contact the company immediately. An identity thief may have submitted a change of address in order to redirect your statements to a different location.



10. Review ALL your accounts

You should check transactions on credit account statements including credit cards, home equity lines of credit, bank accounts, investment accounts and telephone statements. If you find problems on one of your accounts, you should pay careful attention to all of your accounts going forward.



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11. Contact other creditors.

Creditors can include credit card, phone and other utility companies, and banks and other lenders. Ask to speak with someone in the company's security or fraud department and follow up with a letter. Close accounts that have been tampered with and open new ones with new PINs and passwords. Avoid using easily available information for a password like a date of birth or Social Security number.

12. Review your bank accounts.

If an identity thief has tampered with your savings or checking account or ATM card, close the account immediately. If your checks were stolen or misused, either place a stop payment on the range of missing checks or close the account. Also, contact the major check verification companies to help them prevent further fraudulent use of your identity.

TeleCheck: 1-800-710-9898

Certegy: 1-800-437-5120

13. Review your investment accounts.

If an identity thief has tampered with your securities, investments or brokerage account, immediately report it to your broker or account manager.

14. Contact telephone service providers.

If an identity thief has established a new phone or cellular service in your name, contact the service provider immediately to cancel the account. If you have trouble getting fraudulent phone charges removed from your account, contact the state Public Utilities Commission for local service providers or the Federal Communications Commission for long distance service providers.

In Florida, contact:

Florida Public Service Commission:

Call 1-800-342-3552

Write: 2540 Shumard Oak Boulevard
Tallahassee, Florida 32399
www.FloridaPSC.com

Federal Communications Commission:

Call 1-888-225-5322

Write: 445 12th Street, SW
Washington, DC 20554
www.fcc.gov

15. Contact your local Postal Inspector.

If an identity thief has stolen your mail to obtain credit or falsified change of address forms, that's a federal crime. Report it to your local Postal Inspector. You can learn how to contact your Postal Inspection Service office by calling your local post office or by visiting the United States Postal Service online at www.usps.gov.

In Florida, contact:

Postal Inspection Service

Call 1-877-876-2455

Write: 3400 Lakeside Drive, 6th Floor
Miramar, Florida 33027
www.usps.gov.

16. Contact the Social Security Department.

If you believe someone is using your Social Security number to apply for a job, contact the Social Security Fraud Hotline at 1-800-269-0271. You can also contact the Social Security Department at 1-800-772-1213 to verify the accuracy of the earnings reported on your Social Security number and to request a copy of your Social Security statement.

17. Contact your local Department of Motor Vehicles

If you suspect your name is being used by an identity thief to get a driver's license or ID card, or if your driver's license has been lost or stolen, contact your local Department of Motor Vehicles.

18. Stop using your computer

Assume anything you type may be captured by a hacker. Install anti-virus software and run a scan that identifies malicious software. If such programs are identified, report them to the US Secret Service. Make sure your system is updated and secure before using it again, and change all your passwords, including email passwords.

United States Secret Service

Field Offices in Florida:

Miami: 305-863-5000

West Palm Beach: 561-659-0184

Fort Myers: 239-334-0660

Tampa: 813-228-2636

Orlando: 407-648-6333

Jacksonville: 904-296-0133

Tallahassee: 850-942-9523



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