



Learn What to do if Something goes Wrong

Protecting your Home Computer

How do you know if your identity has been stolen?

Companies have different policies for notifying customers when they discover that someone has accessed a customer database. However, you should be aware of changes in your normal account activity. The following are examples of changes that could indicate that someone has accessed your information:

- unusual or unexplainable charges on your bills
- phone calls or bills for accounts, products, or services that you do not have
- failure to receive regular bills or mail
- new, strange accounts appearing on your credit report
- unexpected denial of your credit card

What can you do if you think, or know, that your identity has been stolen?

Recovering from identity theft can be a long, stressful, and potentially costly process. Many credit card companies have adopted policies that try to minimize the amount of money you are liable for, but the implications can extend beyond your existing accounts. To minimize the extent of the damage, take action as soon as possible:

- Contact companies, including banks, where you have accounts - Inform the companies where you have accounts that someone may be using your identity, and find out if there have been any unauthorized transactions. Close accounts so that future charges are denied. In addition to calling the company, send a letter so there is a record of the problem.
- Contact the main credit reporting companies (Equifax, Experian, TransUnion) - Check your credit report to see if there has been unexpected or unauthorized activity. Have a fraud alerts placed on your credit reports to prevent new accounts being opened without verification.
- File a report - File a report with the local police so there is an official record of the incident. You can also file a complaint with the Federal Trade Commission.
- Consider other information that may be at risk - Depending what information was stolen, you may need to contact other agencies; for example, if a thief has access to your Social Security number, contact the Social Security Administration. You should also contact the Department of Motor Vehicles if your driver's license or car registration have been stolen.

The following sites offer additional information and guidance for recovering from identity theft:

- Federal Trade Commission - <http://www.ftc.gov/bcp/edu/microsites/idtheft/> [1]
- United States Department of Justice - <http://www.usdoj.gov/criminal/fraud/websites/idtheft.html> [2]
- Social Security Administration - <http://www.ssa.gov/pubs/idtheft.htm> [3]

Links:

[1] <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

[2] <http://www.usdoj.gov/criminal/fraud/websites/idtheft.html>

[3] <http://www.ssa.gov/pubs/idtheft.htm>