



Region Legal Service Office, Mid Atlantic Legal Assistance Department

Identity Theft: Avoidance And Response

1. **Identity theft** occurs when an unauthorized person uses your personal information to obtain goods or services in your name. For more resources, go to www.consumer.ftc.gov/features/feature-0014-identity-theft.

2. **Minimize the risk of identity theft:**

- Safeguard credit cards and treat them like cash;
- Reduce the number of credit cards you use and do not carry them all;
- If a credit bill is late in arriving by mail, call the creditor to ensure your mail has not been diverted to a new address;
- Sign up for online banking and confirm your credit statements online;
- Carefully review credit statements to confirm all charges are accurate;
- Report billing errors and lost or stolen cards to your creditor immediately;
- Never provide personal information over the telephone or internet unless you initiated the call or access;
- Shred credit card offers, receipts, and other documents that display your personal information; and
- Check your credit report at least once a year for accuracy.

3. **Minimize the damage of identity theft:** If you become a victim of identity theft, you should keep a detailed record of all communications, including dates, names, and telephone numbers. Confirm conversations in writing, send correspondence by certified mail (return receipt requested), and keep copies of all letters and documents. Additionally you should:

- Contact the consumer/credit bureau fraud units of the three major credit bureaus (Equifax, Experian, and TransUnion) to report identity theft;
- Request a fraud alert from one of the three major credit bureaus (Equifax, Experian, and TransUnion);
- Apply a security freeze to your credit files (you will have to contact each reporting company);
- Inspect your credit reports, looking for fraudulent accounts;
- Get rid of fraudulent accounts by asking the creditor to stop reporting fraudulent accounts; and
- File a complaint with the Federal Trade Commission (FTC) at <https://www.ftccomplaintassistant.gov/> or call 877-438-4338

4. **Contact information for the three major credit reporting agencies:**

Equifax: (800) 525-6285 (fraud report); (800) 685-1111 (credit report); www.equifax.com
P.O. BOX 740250, Atlanta, GA 30374-0250.

Experian: (888) 397-3742 (fraud report); (888) 397-3742; (credit report); www.experian.com
P.O. BOX 949, Allen, TX 75013.

TransUnion: (800) 680-7289 (fraud report); (800) 916-8800 (credit report); www.transunion.com
P.O. BOX 6790, Fullerton, CA 92634.

This handout is for information purposes only and is not intended to be legal advice. If you need legal advice and assistance you may see legal advice from your Legal Assistance Office. Legal Assistance Offices can be located at <http://legalassistance.law.af.mil/content/locator.php>