



Steps for Identity Theft Victims

Identity theft is a despicable crime that leaves victims feeling powerless and lost. This guide summarizes steps to take in reporting and repairing your credit. Please contact the Legal Services Developer Program for more information (800) 332-2272.

- 1. Request a copy of your credit report** from Equifax (800)349-9960, TransUnion (888)909-8872, and/or Experian (888)397-3742. Review for any irregularities and identify all fraudulent information, e.g. loans or lines of credit you didn't apply for, transfers or credit card purchases you don't recognize, etc.
- 2. Notify banks and/or creditors** involved in any fraudulent activities.
 - For credit card fraud, call your card company, notify them of the fraudulent activity, and dispute the fraudulent charges. You are protected by the Fair Credit Billing Act and are only liable for up to \$50 for fraudulent charges.
 - For ATM/debit card fraud, call your bank and report the fraud. Report within 2 business days of the date your statement showing the fraud was mailed to you or accessed online. Under the Electronic Fund Transfer Act, you will only be liable for up to \$50 for fraudulent charges. If you report between 2 and 60 days after the date your statement was mailed, you will be liable for up to \$500 for fraudulent charges. You are no longer protected by the EFTA after 60 days.
- 3. Put a fraud alert or a freeze on your credit** by calling Equifax (800)349-9960, TransUnion (888)909-8872, and Experian (888)397-3742. After placing a fraud alert, you will be contacted if anyone attempts to open a line of credit in your name. The fraud alert expires after one year, but another year can be requested. A credit freeze locks your credit score and prevents any attempts to use it. If you freeze your account, you will be provided with a PIN number, which will be required to lift the freeze in the future.

4. **Report the ID theft to the Federal Trade Commission** (877)438-4338. They will provide you with a recovery plan as well as an Identity Theft Report. This will be required as proof of your ID theft in the future.
5. **File a police report** with the local police department (Helena PD: (406)442-3233). Be sure to request a copy of the police report as proof of the steps you've taken to correct the fraudulent activity.
6. **Remove the fraudulent activity that you've identified** by requesting the correction from Equifax, TransUnion, and Experian. Be sure to include details about what information is fraudulent. They will also need a copy of the Identity Theft Report provided to you by the FTC and a copy of the police report.
7. **Change your passwords** if you bank online or have online accounts for any organization that stores your personal data. Passwords that contain upper and lower case letters, numbers, and special characters are the most secure.
8. **Replace any lost or stolen IDs.** If your Social Security card was stolen or lost, notify the Office of Inspector General 1(800)323-8603. Request a copy of your Personal Earning and Benefits Statement to review for fraudulent information.
9. **Continually monitor your finances.** Request your free annual credit report each year and review it carefully. Review all bank statements as soon as they are received or use online banking to keep a close eye on your accounts.