

If you think you've become a victim of identity theft or fraud,

act immediately to minimize the damage to your personal funds and financial accounts, as well as your reputation. Some actions that you should take right away:

1. Contact the Federal Trade Commission (FTC) to report the situation, whether [Online](#) ([www. identitytheft.gov/](http://www.identitytheft.gov/));
2. By telephone 202-326-2222, or
3. By mail to Consumer Response Center, FTC, 600 Pennsylvania Avenue, N.W., Washington, DC 20580.

Under the [Identity Theft and Assumption Deterrence Act](#) , the [Federal Trade Commission](#) is responsible for receiving and processing complaints from people who believe they may be victims of identity theft, providing informational materials to those people, and referring those complaints to appropriate entities, including the major credit reporting agencies and law enforcement agencies. For further information, please check the [FTC's identity theft Web pages](#) . You can also call your local office of the [FBI](#) to report crimes relating to identity theft and fraud.

You may also need to contact other agencies for other types of identity theft:

1. Your local office of the [Postal Inspection Service](#) if you suspect that an identity thief has submitted a change-of-address form with the Post Office to redirect your mail, or has used the mail to commit frauds involving your identity;
2. The [Social Security Administration](#) if you suspect that your Social Security number is being fraudulently used (call 800-772-1213 to report the fraud);

Contact the [Internal Revenue Service](#) to report identity theft.

1. Call the telephone number on the IRS notice of letter if the IRS is requesting additional information to process the tax return due to potential identity theft,
2. Contact the Identity Protection Specialized Unit (IPSU) at 800-908-4490 to report the incident and set up monitoring of your account. (The IPSU monitors identity theft victims' accounts; it does not resolve identity theft cases.)
3. Prepare an affidavit to substantiate your identity, using Form 14039 (Identity Theft Affidavit).

REMEMBER: The IRS does not contact taxpayers by telephone, text message or email to request personal or financial information. (Scammers and thieves often call with demands and threats for immediate action, while others offer a carrot – payment or refund to be mailed if the requested information is provided.) Furthermore, first contact from the IRS will not be a phone call or email from out the blue, but rather will be through official correspondence sent via US mail.

Suspicious online or emailed phishing scams can be reported to the IRS at phishing@irs.gov. For phishing scams by phone, fax or mail, call 800-366-4484. IRS impersonation scams, which appear to be increasing, can be reported to the TIGTA at the same number.

Call the fraud units of the three principal credit reporting companies:

Equifax:

1. To report fraud, call (800) 525-6285 or write to P.O. Box 740241, Atlanta, GA 30374-0241.

2. To order a copy of your credit report write to P.O. Box 740241, Atlanta, GA 30374-0241, or online at www.equifax.com.
3. To dispute information in your report, call the phone number provided on your credit report.
4. To opt out of pre-approved offers of credit, call (888) 567-8688.

Experian

1. To report fraud, call (888) EXPERIAN or (888) 397-3742, or online <http://www.experian.com/corporate/personal-services-contacts.html#cFraud>
2. To order a free copy of your credit report online at www.experian.com or call (877) FACTACT.
3. To dispute information in your report, call the phone number provided on your credit report.
4. To opt out of pre-approved offers of credit and marketing lists, call (800) 353-0809 or (888) 5OPTOUT or write to P.O. Box 643, Carmel, NY 10512.

Trans Union

1. To report fraud, call (800) 680-7289, online: <https://fraud.transunion.com> or write to P.O. Box 2000, Chester, PA 19022-2000.
2. To order a copy of your credit report, online: <https://disclosures.transunion.com> write to P.O. Box 1000, Chester, PA 19022-1000 or call: (800) 888-4213.
3. To dispute information in your report, online: <https://dispute.transunion.com> or call 800-916-8800
4. To opt out of pre-approved offers of credit and marketing lists, call (800) 680-7293 or (888) 5OPTOUT.

Contact all creditors with whom your name or identifying data have been fraudulently used.

Contact all financial institutions where you have accounts that an identity thief has taken over or that have been created in your name but without your knowledge. You may need to cancel those accounts, place stop-payment orders on any outstanding checks that may not have cleared, and change your Automated Teller Machine (ATM) card, account, and Personal Identification Number (PIN).

Contact your financial institution if you have had checks stolen or bank accounts set up by an identity thief.