



Identity Theft– *What To Do If You Are a Victim*

Despite your careful efforts, you could still become a victim of identity theft. Here is what you should do:

First, contact the fraud departments of each of the three major credit reporting bureaus. Tell them that you're an identity theft victim. Request that a "fraud alert" be placed in your file, as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. This can help prevent an identity thief from opening additional accounts in your name.

Second, contact the creditors for any accounts that have been tampered with or opened fraudulently. Creditors can include credit card companies, phone companies and other utilities, and banks and other lenders. Ask to speak with someone in the security or fraud department of each creditor, and follow up with a letter (send it via Certified Mail and ask for a receipt). It's particularly important to notify credit card companies in writing because that's the consumer protection procedure the law spells out for resolving errors on credit card billing statements.

Third, file a report with your local police department or the Sheriff's Office. ID theft is a felony, and charges may be filed against the thief in the county where you live. Ask the police to file a police report and give you a copy. You will need this to help correct your credit rating. Send a copy of the police report to the credit reporting bureaus and to your creditors. Requests for copies of Snohomish County Sheriff's Office Reports must be in writing. Information on requesting a copy of a SCSO Report is available at:
http://www1.co.snohomish.wa.us/Departments/Sheriff/Services/Request_a_Report.htm

Tell the prosecuting attorney that if the person who stole your identity is found guilty, you'd like the court to issue you an Order Correcting Public Records. This is a court order you can use to correct public records damaged by identity theft. You may also want to send copies of the Order Correcting Records to your financial institution and creditors to assist you correcting non-public records maintained by them.

Ask businesses to provide you with information about transactions made in your name. Under a new Washington State law, businesses must give you this information but may require proof of your identification including a copy of the police report and a statement from the Washington State Patrol that your fingerprints are on file.

If the ID thief has stolen and used your checks (or made counterfeit checks), you will probably be contacted by collection agencies that want you to pay the debts. Explain to each collection agency in writing that you have been the victim of identity theft. You will need to provide the following information: a copy of a government issued photo identification issued prior to the alleged identity theft; a certified copy of a police report; a written statement describing the nature of the fraud or identity theft; information regarding the relevant financial institutions, account numbers, check numbers, etc; and a statement that the subject debt is being disputed because of an identity theft.



Your Social Security Number

If someone asks you for your SSN, know why they want it. Employers and financial institutions will need your SSN for wage and tax reporting purposes. Other businesses may ask you for your SSN to do a credit check if you are applying for a loan, renting an apartment, or signing up for utilities. Others may simply want your SSN for general record keeping. If someone asks for your SSN, ask:

- Why do you need my SSN?
- How will you use my SSN?
- How do you protect my SSN from being stolen?
- What will happen if I don't give you my SSN?

If you don't provide your SSN, some businesses may not provide you with the service you want. Getting satisfactory answers to these questions will help you decide whether you want to share your SSN with the business.