

I Think My Identity Has Been Stolen

Identity Theft and Credit Issues



Dear ALRP:

I think my identity has been stolen. What should I do?

- *Worried*

Dear Worried,

If you believe you are a victim of identity theft, there are ways to protect yourself. Keep a record of all conversations and documents concerning your finances, and take the following steps:

1. Check your bank statements and credit card statements for any transactions that you did not make.
2. Call the toll-free fraud number of one of the three consumer reporting companies to place a “fraud alert” on your credit report.
 - TransUnion: 1-800-680-7289 www.transunion.com
 - Equifax: 1-800-525-6285 www.equifax.com
 - Experian: 1-888-EXPERIAN (397-3742) www.experian.com
3. Order one free copy of your credit report from each of the three companies. Look for inquiries from unfamiliar sources, accounts you didn't open, and debts on your accounts that you can't explain. Check that all personal information is correct. Continue to check your credit reports periodically.
4. Close the accounts that you believe have been tampered with or opened fraudulently. Call and speak with someone in the security or fraud department of each company. They will help you remove inaccurate information and close accounts. Once you have resolved your identity theft dispute with the company, ask for a letter stating that the company has closed the disputed accounts and discharged the fraudulent debts.
5. File a complaint with the Federal Trade Commission. You can use their online complaint system at www.ftccomplaintassistant.gov or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338) or TTY: 1-866-653-4261. You can also write to the Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
6. Call your local police department's non-emergency phone line and tell them that you want to file a report about your identity theft.

If you have any questions regarding credit freezes, fraud alerts, or any part of the process described above, please call ALRP at 415-701-1100.

This Legal Q&A Guide was last revised in May 2012. It is intended to provide general legal information to people living with HIV/AIDS in California. However, because laws change frequently ALRP cannot ensure the complete accuracy of the information included. Please call ALRP at (415) 701-1100 to consult with an ALRP attorney about your legal rights in your particular situation.