

Identity Theft Worksheet

Step 1: Place a Freeze on Your Credit Report

A credit freeze will prevent anyone from reviewing your credit report without contacting you first. The freeze will remain in place until you request to have it lifted. There is no fee to place a freeze on your credit report if you are a victim of identity theft. When contacting each credit bureau be sure to:

- Advise that you have been a victim of identity theft
- Ask that a freeze be placed on your credit report
- Request a free copy of your credit report

Credit Bureau	Phone Number	Date of Contact	Representative Name	Follow-Up Date
Equifax	800-525-6285			
Experian	888-397-3742			
Transunion	800-680-7289			

Comments:

Step 2: File an Identity Theft Affidavit with the Federal Trade Commission (FTC)

The affidavit can be filed by phone or online. If filing by phone, the representative will need to know the details of what happened and any other information you know. Once the affidavit has been filed be sure to ask for the report number.

Phone Number 877-438-4338

Representative _____

Date of Contact _____

Report Number _____

To file an Identity Theft Affidavit with the FTC online, please visit www.ftc.gov/complaint. Once the form has been submitted you will be provided with a complaint reference number and affidavit password.

Step 3: Contact Your Local Police

Go to your local police station and request to complete a report about the theft. Bring any proof you have of the identity theft as well as a government-issued photo ID and proof of your current address.

Phone number _____

Officer's name _____

Date of contact _____

Case number _____

Comments:**Step 4: Contact Your Creditors**

Prior to contacting any creditors, review any recent transactions made to check for fraudulent charges. Any compromised accounts should be closed and new ones opened. When contacting a creditor:

- Check for any recent change of address requests
- Ask if additional security can be added to the account such as a Personal Identification Number (PIN) or password
- Follow up the call with a letter to the creditor advising of the identity theft

Creditor	Phone Number	Date of Contact	Representative Name
SEFCU	800-727-3328		

Comments: