

Identity Theft Victim Checklist

ALWAYS Check your credit report at <https://www.annualcreditreport.com> or call 877-322-8228.
Document who you spoke with and their direct contact information.

What information was lost or exposed?

Social Security Number

- If a company responsible for exposing your information offers you free credit monitoring, take advantage of it.
- Get your free credit reports and check for any accounts or charges you don't recognize.
- Consider placing a credit freeze. A credit freeze makes it harder for someone to open a new account in your name.
<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
 - If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card, cell phone, or any service that requires a credit check.
 - If you decide not to place a credit freeze, at least consider placing a fraud alert:
<https://www.consumer.ftc.gov/articles/0275-place-fraud-alert>
- Try to file your taxes early — before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.
- Don't believe anyone who calls and says you'll be arrested unless you pay for taxes or debt — even if they have part or all of your Social Security number, or they say they're from the IRS.

Online Login or Password

- If a scammer gained access to your computer or mobile device, do not use that device to log into accounts until it is deemed safe to do so by a certified technician.
- Log in to affected accounts on a secure device and change your password. If possible, also change your username.
 - If you can't log in, contact the company. Ask them how you can recover or shut down the account.
- If you use the same password anywhere else, change that, too.
- Is it a financial site, or is your credit card number stored? Check your account for any charges that you don't recognize.

Debit or Credit Card Number

- Contact your bank or credit card company to cancel your card and request a new one.
- Review your transactions regularly. Make sure no one misused your card.
 - If you find fraudulent charges, call the fraud department and get them removed.
- If you have automatic payments set up, update them with your new card number.

Bank Account Info

- Contact your bank to close the account and open a new one.
- Review your transactions regularly to make sure no one misused your account.
 - If you find fraudulent charges or withdrawals, call the fraud department and get them removed.
- If you have automatic payments set up, update them with your new bank account information.

Driver's License Info

- Contact your nearest motor vehicles branch to report a lost or stolen driver's license. The state might flag your license number in case someone else tries to use it, or they might suggest that you apply for a duplicate.

Resources

Identity Theft Resource Center
voices123@att.net
www.idtheftcenter.org

Equifax Credit Bureau
Order credit report: 800-685-1111
Report fraud: 800-525-6285
www.equifax.com

Trans Union Credit Bureau
Order credit report: 800-888-4213
Report fraud: 800-680-7289
www.tuc.com

Experian Credit Bureau
Order credit report: 888-397-3742
Report fraud: 888-397-3742
www.experian.com

Federal Trade Commission
Identity Theft Clearinghouse
877.ID.Theft (438.4338)
www.ftc.gov/bcp/edu/microsites/idtheft

Wisconsin Office of Privacy Protection
800.422.7128
www.privacy.wi.gov



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