

WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT

Obtain an Identity Theft Police Report from local police or other law enforcement agency.

- Under Maryland law, local police departments must take a report of identity theft and provide you with a copy.
- Give the police as much documented evidence as possible. Make sure the police report lists the fraudulent accounts and any other relevant information.
- Provide a copy of a police report to creditors when disputing fraudulent charges on existing accounts. Do this by certified mail so that you have proof of when you took these steps.
- To contact the Howard County Police Department, call: 410-313-2200.

Have a Fraud Alert placed in your credit report to alert businesses and creditors.

- Most businesses and creditors will not open credit accounts without first checking a consumer's credit report. Placing a fraud alert on your credit report puts creditors on notice of your ID theft if anyone applies for credit using your name and personal information. As a result, creditors can take steps to verify that the person seeking credit is you (not the thief).
- To place a fraud alert on your credit report, contact one of the three major credit bureaus (listed below). That credit bureau is then required to notify the other two bureaus to ensure that the fraud alert will be given to all creditors regardless of which of the bureaus it uses.
- Fraud alerts stay on your report for 90 days. One 90-day extension available on request.
- You can also request that an "Extended Fraud Alert" that will stay on your credit file for 7 years. To get an extended alert, however, you must provide a copy of your police report.

Obtain a "Security Freeze" to block anyone from accessing your credit report.

- If you place a security freeze on your credit report, no one can obtain access to it. Most businesses/creditors will deny credit requests if they cannot access a credit report.
- You must contact each of the three credit bureaus to request a freeze. In Maryland, credit reporting agencies are prohibited from charging a fee to place a security freeze.
- Once you have frozen your report, you will need "unfreeze" it if you want to apply for credit or let anyone else access your credit report. Effective October 1, 2018, you may not be charged a fee to freeze, temporarily lift or unfreeze your report in Maryland.
- Each of the credit bureaus requires slightly different information so make sure to check their websites to see exactly what is required.

Immediately alert companies or institutions with which you have accounts, including: banks, credit card companies, utilities and medical insurance providers.

- Close current accounts and request PINS (personal identification numbers) and/or passwords for new accounts; stop payment on checks.

File a complaint with Federal Trade Commission (FTC) ID Theft Hotline.

- Call 877-438-4338 or visit its website at www.consumer.gov/idtheft.

ADDITIONAL STEPS TO CONSIDER

Contact the US Postal Inspection Service – if your mail was stolen

- 877-876-2455; <https://postalinspectors.uspis.gov/forms/IDTheft.aspx>

File an IRS ID Theft affidavit, Form 14039 - if you receive a letter from IRS stating that: more than one tax return for you was filed; you have a balance due, refund offset or have had collection actions taken against you for a year you did not file a tax return; or IRS records indicate you received wages from an employer unknown to you.

- 1-800-908-4490; www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft

Contact the Social Security Administration - if your social security number was stolen to check the accuracy of your earnings statement.

- 800-772-1213; www.socialsecurity.gov

Contact the Maryland Motor Vehicle Administration – for a new driver's license if yours has been stolen or if your license number has been used without your consent.

- 800-950-1682

Contact the Howard County Office of Consumer Protection – if you have questions about ID Theft or any other consumer issue.

- 410-313-6420; www.howardcountymd.gov/consumer

CREDIT REPORTING AGENCY CONTACT INFORMATION

Equifax - 800-525-6285
P.O. Box 740250, Atlanta, GA 30374
www.fraudalerts.equifax.com

Trans Union - 800-680-7289
P.O. Box 6790, Fullerton, CA 92834
www.transunion.com

Experian-888-397-3742
P O Box 1017, Allen, TX 75013
www.experian.com

To obtain a fact sheet in an alternative format, please contact the Office of Consumer Protection at 410-313-6420 (voice/relay) or e-mail us at consumer.howardcountymd.gov