

# Stolen Identity: What to do FIRST, NEXT, and ALWAYS

## FIRST

**CALL** the companies/organizations where you know fraud occurred

1. Ask the fraud department to close or freeze your account
2. Change associated logins, passwords and pins



**REPORT** the THEFT

As soon as possible, go to [www.identitytheft.gov](http://www.identitytheft.gov)

sponsored by the Federal Trade Commission

This site will guide you through the necessary steps to obtain an FTC Identity Theft Report. This report is essential to:



## NEXT

**Start REPAIRING** the damage

**Call your local Police Department.**

Some departments will allow you to also file a Police Report, offering more ammunition as you:

- ✓ Close bogus accounts opened in your name
- ✓ Get fraudulent charges removed
- ✓ Correct your credit report if necessary



**Consider freezing your credit with all the major credit bureaus** to prohibit scammers from opening new accounts.

**EQUIFAX**<sup>®</sup>

[www.equifax.com/personal/credit-report-services/credit-freeze/](http://www.equifax.com/personal/credit-report-services/credit-freeze/)

**experian**<sup>™</sup>

[www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

**TransUnion**<sup>tu</sup>

[www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze)

**Depending on the type of fraud you face, you may have to:**

- ✓ Report a misused Social Security Number: 1-800-269-0271 or <https://oig.ssa.gov/>
- ✓ Replace government issued IDs [www.identitytheft.gov/](http://www.identitytheft.gov/)
- ✓ Call your bank to stop payment on stolen checks or close the account
- ✓ Consider a Chexsystems Security Freeze to protect banking activity: <https://bit.ly/39jRQxx>
- ✓ Obtain an Identity Protection PIN to secure your tax return: <https://bit.ly/3a3Dqk1>
- ✓ Contact your broker or account manager to ensure protection of your assets\*

## ALWAYS

**Be Alert to WARNING** Signs

1. Bills for items you didn't buy
2. Debt collection calls on accounts you didn't open
3. Denials for loan applications

These are clues your identity may have been stolen. Children and Seniors are particularly vulnerable.



Go to [www.usa.gov/identity-theft](http://www.usa.gov/identity-theft) where you'll learn about the most common scams and ways to prevent weeks, months, even years of hassle, trying to restore your good name.

### \* Bahl & Gaynor: Protecting Your Interests

B&G has a strict verification process for any transaction request from clients to protect fraudulent transactions. Our staff is made aware of how to protect clients from the dangers of identity theft.