

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

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

www.equifax.com/personal/credit-report-services/credit-freeze/

experian

www.experian.com/freeze/center.html

TransUnion

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/report/>
- ✓ Replace government issued IDs 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: www.chexsystems.com/security-freeze/place-freeze
- ✓ Obtain an Identity Protection PIN to secure your tax return: www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin
- ✓ 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 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.