

## IDENTITY THEFT CHECKLIST

**PURPOSE**

Assist practitioners in advising clients on how to address identity theft issues involving credit agencies, the Federal Trade Commission (FTC), local police, and debt collectors. In addition, this checklist will help practitioners resolve other identity theft problems, including IRS tax-related identity theft.

Client name and number \_\_\_\_\_

Prepared by \_\_\_\_\_ Date \_\_\_\_\_ Reviewed by \_\_\_\_\_ Date \_\_\_\_\_

100) CREDIT AGENCIES AND CREDIT REPORT REVIEW	DONE	N/A	COMMENTS OR EXPLANATION
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▶ 101) Advise your client to report the identity theft to the fraud department of one of the following credit reporting agencies, as soon as possible. They must notify the other two agencies.

<input type="checkbox"/>	<input type="checkbox"/>
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▪ **Equifax** — [equifax.com](http://equifax.com)

Request a 90-day fraud alert:

- Online: [alerts.equifax.com/](http://alerts.equifax.com/)  
(More online information)
- Phone: 888.766.0008
- Mail: Equifax Consumer Fraud Division, PO Box 740256, Atlanta, GA 30374
- To request an extended fraud alert, advise your client to complete and submit the [Extended Fraud Alert Request Form](#). Your client should fax or mail it to the address shown on the form.

▪ **Experian** — [experian.com/](http://experian.com/)

To add a fraud alert:

- Online: [Credit Fraud Center](http://CreditFraudCenter.com)  
(More online information)
- Phone: 888.397.3742

▪ **TransUnion** — [transunion.com/](http://transunion.com/)

To add a fraud alert:

- Online: [fraud.transunion.com/](http://fraud.transunion.com/)  
(More online information)
- Phone: 800.680.7289
- Mail: TransUnion LLC, P.O. Box 2000, Chester, PA 19022-2000

**NOTE:** Your client should be prepared to provide his or her Social Security number, current and previous address, date of birth, telephone number, and identity verification, such as a copy of a driver's license or Social Security card.

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100) CREDIT AGENCIES AND CREDIT REPORT REVIEW	DONE	N/A	COMMENTS OR EXPLANATION
▶ 102) Advise your client to request a copy of his or her credit report.	<input type="checkbox"/>	<input type="checkbox"/>	
▶ 103) Tell your client to close accounts that he or she thinks have been compromised or opened fraudulently.	<input type="checkbox"/>	<input type="checkbox"/>	
▶ 104) Advise your client to inform the credit bureaus and the credit issuers (in writing) of any fraudulent accounts and mistaken information.	<input type="checkbox"/>	<input type="checkbox"/>	
▶ 105) Advise your client to request replacement cards with new account numbers.	<input type="checkbox"/>	<input type="checkbox"/>	
▶ 106) Advise your client to contact the credit bureaus (in writing) to remove any inquiries that have been generated due to the fraudulent access.	<input type="checkbox"/>	<input type="checkbox"/>	
▶ 107) Advise your client to notify those who have received his or her credit report in the last six months to alert them of any disputed, fraudulent, or mistaken information.	<input type="checkbox"/>	<input type="checkbox"/>	
▶ 108) Advise your client to confirm that an extended fraud alert (seven years) is placed on the credit report.	<input type="checkbox"/>	<input type="checkbox"/>	
<p><b>NOTE:</b> Often your client will put an initial 90-day fraud alert on the account and later need the longer alert period. An extended fraud alert allows your client to obtain two free credit reports from each of the credit reporting companies within 12 months.</p>			

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200) FEDERAL TRADE COMMISSION (FTC)	DONE	N/A	COMMENTS OR EXPLANATION
<p>▶ 201) Advise your client to file a complaint with the FTC and obtain a copy of the Identity Theft Affidavit for his or her records.</p> <ul style="list-style-type: none"> <li>▪ Online resources:               <ul style="list-style-type: none"> <li>• <a href="#">Identity Theft Victim's Complaint and Affidavit</a></li> <li>• <a href="#">Create an Identity Theft Report</a></li> </ul> </li> <li>▪ Phone: 877.IDTHEFT [877.438.4338]</li> <li>▪ Mail: FTC Identity Theft Clearinghouse, 600 Pennsylvania Ave. N.W., Washington, DC 20580</li> </ul> <p><i><b>NOTE:</b> Developed by the FTC in conjunction with banks, credit grantors and consumer advocates, the FTC's Identity Theft Affidavit is accepted by participating credit issuers, retailers, banks and other financial institutions. The FTC's Identity Theft Affidavit is separate and distinct from the IRS's Form 14039, Identity Theft Affidavit, which is used to report tax-related identity theft to the IRS.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>	
300) LOCAL POLICE	DONE	N/A	COMMENTS OR EXPLANATION
<p>▶ 301) Advise your client to report the crime to his or her local police or sheriff's department right away. Make sure your client gives the police as much documented evidence as possible. Your client should then verify that the police report lists the fraudulent accounts and keep a copy of the report.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 302) Advise your client to request that the police run a background check to see if anything unusual shows up. It's possible that the thief used the stolen identification to commit other crimes.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
400) DEBT COLLECTORS	DONE	N/A	COMMENTS OR EXPLANATION
<p>▶ 401) Advise your client to tell collectors that he or she is a victim of fraud and is not responsible for the account.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 402) Advise your client to ask for the name of the collection company/the name of the person contacting your client, the phone number, and the address.</p>	<input type="checkbox"/>	<input type="checkbox"/>	

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400) DEBT COLLECTORS	DONE	N/A	COMMENTS OR EXPLANATION
<p>▶ 403) Advise your client to ask for the name and contact information for the referring credit issuer, the amount of the debt, account number, and dates of the charges.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 404) Advise your client to ask if the debt collector needs him or her to complete a specific fraud affidavit form or whether the FTC affidavit may be used.</p>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 405) Ensure that your client follows up, in writing, with the debt collector and that the debt collector confirms, in writing, that your client does not owe the debt and that the account has been closed.</p> <p><b>NOTE:</b> Under the Fair Credit Reporting Act (FCRA), a debt collector must notify the creditor that the debt may be a result of identity theft (§ 615(g)). The FCRA also prohibits the sale or transfer of a debt caused by identity theft (§ 615(f)).</p>	<input type="checkbox"/>	<input type="checkbox"/>	

500) OTHER IDENTITY THEFT ISSUES	DONE	N/A	COMMENTS OR EXPLANATION
<p>▶ 501) <b>U.S. mail fraud:</b> Client should contact his or her local postal inspector.</p> <ul style="list-style-type: none"> <li>▪ Online: <a href="https://postalinspectors.uspis.gov/">postalinspectors.uspis.gov/</a></li> <li>▪ Phone: 800.275.8777</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 502) <b>Financial fraud/fraud ring:</b> Client should contact the U.S. Secret Service.</p> <ul style="list-style-type: none"> <li>▪ Online: <a href="https://secretsservice.gov/contact/">secretsservice.gov/contact/</a></li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 503) <b>Social Security number misuse — non-IRS issues:</b> Client should contact the SSA Inspector General to report Social Security benefit fraud, employment fraud, or welfare fraud.</p> <ul style="list-style-type: none"> <li>▪ Online resources: <ul style="list-style-type: none"> <li>• <a href="https://socialsecurity.gov/oig">socialsecurity.gov/oig</a></li> <li>• <a href="#">Fraud Reporting Form</a></li> </ul> </li> <li>▪ SSA fraud hotline: 800.269.0271</li> <li>▪ Mail: Social Security Fraud Hotline, P.O. Box 17785, Baltimore, MD 21235</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	

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500) OTHER IDENTITY THEFT ISSUES	DONE	N/A	COMMENTS OR EXPLANATION
<hr style="border-top: 1px dotted #ccc;"/>			
<p>▶ 504) <b>IRS tax-related identity theft:</b> Contact the IRS to report the theft and file IRS Form 14039, <i>Identify Theft Affidavit</i>.</p> <ul style="list-style-type: none"> <li>▪ IRS Identity Protection Specialized Unit (IPSU): 800.908.4490</li> <li>▪ <a href="#">Form 14039, Identify Theft Affidavit</a></li> </ul> <p><i>NOTE: There are two types of tax-related identity theft – refund theft and employment theft. Refund theft occurs when a thief files a return before your client does, and the IRS, unable to detect any issues at the time of filing, erroneously issues a refund to the thief. Employment theft occurs when a thief uses your client’s identification number to obtain a job. You should report both types to the IPSU. The IRS will place a marker on the account and monitor it more closely. The IRS will also issue an Identity Protection Personal Identification Number (IP-PIN) each December. Ensure that your client files his or her return using this number. Additional information is available at <a href="#">IRS.gov</a>:</i></p> <ul style="list-style-type: none"> <li>▪ <a href="#">Identity Protection Resource Page</a></li> <li>▪ <a href="#">IRS Combats Identity Theft and Refund Fraud on Many Fronts</a></li> <li>▪ <a href="#">Tips for Taxpayers, Victims about Identity Theft and Tax Returns</a></li> <li>▪ <a href="#">IRS Criminal Investigation Combats Identity Theft Refund Fraud</a></li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	
<hr style="border-top: 1px dotted #ccc;"/>			
600) REMINDERS AND CONSIDERATIONS	DONE	N/A	COMMENTS OR EXPLANATION
<hr style="border-top: 1px dotted #ccc;"/>			
▶ 601) Your client should create an identity theft file and keep copies of everything.	<input type="checkbox"/>	<input type="checkbox"/>	
<hr style="border-top: 1px dotted #ccc;"/>			
▶ 602) In all communications with the credit bureaus, your client should refer to the unique number assigned to his or her credit report and, when mailing information, use certified, return receipt. Be sure that your client saves all credit reports as part of the fraud documentation file.	<input type="checkbox"/>	<input type="checkbox"/>	
<hr style="border-top: 1px dotted #ccc;"/>			
▶ 603) Consider advising your client to file a complaint with the Internet Crime Complaint Center (IC3). The IC3 is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center and works to resolve internet and cyber-crime issues.	<input type="checkbox"/>	<input type="checkbox"/>	
<ul style="list-style-type: none"> <li>▪ Website: <a href="http://ic3.gov/default.aspx">ic3.gov/default.aspx</a></li> </ul>			

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600) REMINDERS AND CONSIDERATIONS	DONE	N/A	COMMENTS OR EXPLANATION
<p>▶ 604) Consider advising your client to request a security freeze. By your client freezing his or her credit reports, he or she can prevent credit issuers from accessing credit files (except when your client gives specific permission). This effectively prevents thieves from opening new credit card and loan accounts.</p> <ul style="list-style-type: none"> <li>▪ More information: <a href="http://consumer-action.org/english/articles/freeze_your_credit_file#Topic_04">consumer-action.org/english/articles/freeze_your_credit_file#Topic_04</a></li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	
<p>▶ 605) Consider advising your client to obtain free annual credit reports.</p> <ul style="list-style-type: none"> <li>▪ Website: <a href="http://annualcreditreport.com/cra/index.jsp">annualcreditreport.com/cra/index.jsp</a></li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>	

**COMMENTS OR EXPLANATIONS**

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