



MAHWAH POLICE DEPARTMENT



A Nationally Accredited
Law Enforcement Agency

IDENTITY THEFT FACT SHEET

Immediate steps to be taken by victim of identity theft and/or fraud:

- ✓ Contact the customer service and/or security departments of the appropriate creditors and financial institutions of the accounts that have been accessed or opened and close the accounts. Change the passwords of all the new accounts that you open.
- ✓ Contact the fraud departments of the three major credit bureaus and report the theft, request a “fraud alert” be placed on your file that means no new credit will be granted without your approval and request a “free” copy of your credit report, as under federal law a victim of identity theft is entitled to a “free” copy of their report, so that you may scrutinize it for discrepancies.
 - ❖ Equifax: 1-800-525-6285
 - ❖ Experian: 1-800-397-3742
 - ❖ Trans Union: 1-800-680-7289
- ✓ New Jersey has recently passed legislation creating the ability for consumers to put a “security freeze” on your credit file which makes it more difficult for credit being opened fraudulently if criminal element attempting to open the credit has your personal information i.e. name and social security number. To place a “freeze” on your credit report you need to write to the three credit agencies which have a specific procedures for competing the “freeze” call the above credit agencies for details or go to the New Jersey Department of Banking and Insurance Website www.state.nj.us to the “security freeze” link and for more details regarding Identity Theft Information and prevention.
- ✓ File a police report with your local police department or the police agency where the identity theft took place. Make sure to write down the report number or obtain a copy of the report in case the credit card company, bank or other creditors need proof of the crime later.
- ✓ Contact the ID Theft Clearinghouse at 1-877-ID-THEFT to report the theft. This is run by the Federal Trade Commission to assist consumers and victims of identity theft and other fraud related complaints. Counselors will take your complaint and assist you with information on how to deal with credit related problems that may arise. The Identity Theft Hotline and ID Theft Website (www.consumer.gov/idtheft) will assist consumers and victims with helpful information as well as provide a centralized place to report the crimes to the federal government. Although the Federal Trade Commission does not have the authority to bring criminal cases, it may refer victim complaints to the appropriate government agency and private organizations for further action.