



If you're a victim!

While there are steps you can take to reduce your risk of identity theft, the fact remains that anyone can become a victim. If this should happen to you, take the following steps, start to finish, in helping to restore your credit and regain control of your identity.

First Steps. You should contact key parties immediately to minimize the damage to your finances and your good name, beginning with the three national credit bureaus and your own financial institutions and credit card issuers.

Filing a police report. This is a critical step in resolving your identity theft. If necessary, arrange an appointment with the appropriate law enforcement agency, as well as organizing your information prior to your appointment.

Gathering key documents. Another essential step is gathering the key documents and data related to your identity and accounts. Keep the original documents and related information in a safe place where you can refer to it easily.

Other steps to consider. Other steps that you take will depend on your situation. For example:

- Were checks stolen or fraudulent bank account setup?
- Was your ATM or debit card stolen or compromised?
- Has a thief taken over your mailing addresses?
- Was your Social Security number misused?
- Was your driver's license stolen?

While the task ahead may be complex in resolving your situation, you'll discover that you can deal with a serious challenge and emerge victorious – with your good name intact.

