

When your identity is stolen:

- **Time, patience, and a feeling of security.**
You'll lose all of them when your identity is stolen. In most cases, however, you won't lose much money if you respond quickly and tenaciously.
- **Call each credit agency.**
Report you've been a victim of identity theft. Request a free copy of your report, to which you're entitled in fraud situations. Ask that a fraud alert and victim's statement be placed in your file, helping prevent additional loss—but also hindering your legitimate efforts to obtain credit.
- **Create a log.**
Use a notebook to record every call, task, detail, time spent, to whom you spoke, and their contact information.
- **File a police report.**
You'll need a police report or case number and contact information for credit agencies and creditors. Don't expect justice from just this step though.
- **Inspect your credit reports.**
Note everything that looks wrong (including former job listings and addresses—the thief probably listed some), and send a letter listing errors to each agency. They are required to correct and send you a new, free report. Repeat if necessary.
- **Contact each account's fraud department.**
Close the questionable account (ask that closure be noted as "at customer's request"). Frustration alert: To speak to customer service, you're required to enter the relevant account number, which you probably don't have because the thief opened the account. Be persistent and prepared to make many calls.
- **Make friends with a notary public.**
You'll have to file an affidavit (a sworn written statement) with every credit account involved. Some will accept the form on the Federal Trade Commission (FTC) website; others will want something different.
- **Copy everything you mail.**
Send it certified, return receipt requested, and keep copies in a folder.
- **One last step.**
Enter your case information in the FTC identity fraud database. Contact every agency appropriate to your circumstance. If someone is using your Social Security number, alert the Social Security Administration. If you think your driver's license or passport was used or stolen, contact your local department of motor vehicles or the U.S. State Department. If someone opened a post office box in your name, contact the postal service.

➤ **And you thought it was all bad?**

Losses from theft are tax-deductible. If you itemize, include all your costs (including your time).

Federal Trade Commission www.consumer.gov/idtheft

877-438-4338 ID Theft Hotline

Social Security Admin www.socialsecurity.gov/oig/guidelin.htm

800-269-0271 Fraud Hotline

U.S. Postal Service www.usps.com/ncsc/locators/find-is.html

800-275-8777