

IDENTITY THEFT VICTIM QUICK RESPONSE CHECKLIST

- ✓ **REPORT FRAUD IMMEDIATELY TO THE THREE MAJOR CREDIT REPORTING BUREAUS BY CALLING THEIR TOLL-FREE NUMBERS:**

Experian 1-888-397-3742

Equifax 1-800-525-6285

TransUnion 1-800-680-7289

- ✓ **REQUEST YOUR FREE CREDIT REPORTS AND REVIEW THEM FOR ANY INACCURACIES**

Consumers are entitled to one free credit report annually from each of the three major credit bureaus. Victims of identity theft are entitled to an additional free copy. Look for accounts you don't recognize. Check the inquiries section for names of creditors from whom you haven't requested credit.

- ✓ **REQUEST A FREE COPY OF YOUR POLICE REPORT**

Go to your local police station and provide as much information on the theft as possible. Under the law, you are entitled to a free copy of the police report.

- ✓ **CALL YOUR BANK, OTHER CREDITORS, UTILITY COMPANIES, AND THE DEPARTMENT OF MOTOR VEHICLES TO ALERT THEM TO THE IDENTITY THEFT AND FOLLOW-UP IN WRITING WITH THE POLICE REPORT**

Ask for the security or fraud department to report the theft and to open new accounts with new account numbers. Tell creditors that you want a new password to access each of your new accounts.

- ✓ **CONSIDER PLACING A FREEZE ON YOUR CREDIT REPORT**

The strongest protection against new accounts being opened in your name is a credit freeze also called a security freeze which ensures that credit reports cannot be accessed without your permission.



Andrew M. Cuomo
Governor

Cesar A. Perales
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***New York State Department of State
Division of Consumer Protection***

*Advocating for and empowering
New York consumers*

1-800-697-1220

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