



I THINK MY IDENTITY HAS BEEN STOLEN! NOW WHAT?

Identity theft can happen if your Social Security number, health records, bank accounts, credit card information, passwords/PINs, or other personal data falls into the wrong hands.

How can I tell if my identity has been stolen?

- Your bank or credit card statements don't arrive in the mail when expected.
- You don't receive a tax refund, or your tax return is rejected.
- You receive mail regarding new bank or credit card accounts that you didn't open.
- You receive calls from collection agencies regarding accounts you didn't open or purchases you didn't make.
- Your credit card bill contains charges that you didn't make.
- Your credit reports contain accounts that you didn't open, excessive credit inquiries, or other unexpected activity.
- You are denied credit or offered credit at higher-than-expected interest rates
- There are arrest warrants in your names for crimes that you didn't commit.

How did this happen?

- Someone found or stole your credit card or debit card (or stole the information from your card without you knowing it).
- Someone stole your mail or had the Post Office forward your mail.
- Someone stole your financial papers from the trash, recycling, or simply left out in your home. Many times, personal information is often taken by those who are close in our lives.
- Hackers broke into your e-mail account, your online banking account, or your online credit card account.
- Hackers broke into a business or government server and stole your personal information.
- You posted personal information on social media.
- Someone tricked you into giving out your personal information.
- If your refund is missing, someone may have filed taxes using your information and had your refund mailed to them.

What do I do now?

- Place a Fraud Alert on your credit reports by contacting one of the three major credit reporting agencies (each will contact the other two):
 - Equifax: 888-766-0008; <https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
 - Experian: 888-397-3742; <https://www.experian.com/fraud/center.html>
 - TransUnion: 800-680-7289; <https://www.transunion.com/fraud-alerts>
 - Report the crime to the police.
 - Request a credit report. Everyone is entitled to one free report per week. You can call by Phone: 877-322-8228. Online: www.annualcreditreport.com
 - Report the fraud to the Federal Trade Commission. This will result in the compilation of an Identity Theft Report which can be useful for disputing fraudulent accounts of charges.
 - Phone: 877-438-4338
 - Online: www.identitytheft.gov
- Dispute fraudulent accounts or charges
 - Contact each business or collection agency and tell them you are the victim of identity theft.
 - Provide each business or agency with the police report, Identity Theft Report, and any other documents that are required.
 - If you have trouble closing accounts or disputing charges, contact the Maryland Attorney General's Identity Theft Unit; **Phone:** 410-576-6491 **Fax:** 410-576-6566 **E-mail:** idtheft@oag.state.md.us

This is not legal advice. To get free legal help visit:

WWW.MVLSLAW.ORG/FREE-LEGAL-HELP/

Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537

What do I do now?

- Consider a “credit freeze”. This prevents businesses from accessing your credit history and will thus prevent identity thieves from getting credit in your name. Of course, it also prevents you from getting credit until you “thaw” the credit reports. You can freeze or thaw your credit reports for **free**, by contacting all **three** of the credit reporting agencies.
- Equifax:
 - Phone: 888-298-0045
 - Online: www.equifax.com/personal/credit-report-services/credit-freeze
 - Mail: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348
- Experian
 - Phone: 888-397-3742
 - Online: www.experian.com/freeze/center.html
 - Mail: Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- TransUnion
 - Phone: 888-909-8872
 - Online: www.transunion.com/credit-freeze
 - Mail: TransUnion LLC, P.O. Box 2000, Chester, PA 19022
- If requesting a credit freeze by mail, provide the following information:
 - Full name, address, Social Security number, and date of birth
 - Prior addresses and prior names if either have changed in the last five years
 - Copy of government-issued ID (driver’s license, passport, ID card)
 - Bank statement or utility bill confirming current address
- For the following types of identity theft, additional steps may be needed:
 - Federal tax fraud: Call 800-908-4490 (IRS Identity Protection Specialized Unit)
 - Federal tax fraud: Get an IRS Identity Protection PIN (<https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>)
 - Maryland tax fraud: Call 410-260-7449 (Office of the Comptroller)
 - Fraudulent Tax Preparer: Complete IRS Form 14157, MD Form 129
 - Student loans
 - Contact the school.
 - Contact the Department of Education at 800-647-8733 (Office of Inspector General) or 877-557-2575 (Student Aid Ombudsman).
- Checking accounts
 - Order a free ChexSystems report by calling 800-428-9623.
 - Contact your bank.
 - Contact Telecheck (800-710-9898) and Certegy (800-237-3826) to have businesses refuse to take your checks.

Additional Resources

- Maryland Attorney General: <https://www.marylandattorneygeneral.gov/pages/identitytheft>
- The Identity Theft Resource Center: <https://www.idtheftcenter.org/>
- Privacy Rights Clearinghouse: <https://privacyrights.org/>
- Equifax: <https://www.equifax.com/personal/education/identity-theft/>
- Experian: <https://www.experian.com/help/identity-theft-victim-assistance.html>
- TransUnion: <https://www.transunion.com/identity-protection>
- IRS help page on Tax-related Identity Theft: <https://www.irs.gov/identity-theft-central>

This is not legal advice. To get free legal help visit:

WWW.MVLSLAW.ORG/FREE-LEGAL-HELP/

Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537