

NORTH BAY VILLAGE



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What to do if you have been the victim of credit card fraud or identity theft:

If your complaint is essentially a non-criminal dispute with a retailer or other business, you must immediately dispute the charge(s) in writing with the customer relations office of your credit card company.

If you have been the victim of credit card fraud, IRS refund fraud or identity theft, the following tips will assist you:

Report the crime to the police immediately. Get your police case number to provide to your credit card company, bank or insurance company.

Immediately contact your credit card issuer(s). Get replacement cards with new account numbers and ask that the old account be processed as "**account closed at consumer's request**" for credit record purposes. You should also follow up this telephone conversation with a letter to the credit card company that summarizes your request.

Call the fraud units of the three credit reporting bureaus. Report the theft of your credit cards and/or numbers. Ask that your accounts be flagged. Also, add a victim's statement to your report that requests that they contact you to verify future credit applications. The following is a list of addresses and numbers to the three credit bureaus:

Equifax Credit Information Services - Consumer Fraud Div.

P.O. Box 740256
Atlanta, GA 30374
Tel: 1-888-766-0008
www.equifax.com

Experian

P.O. Box 2104
Allen, Texas 75013-2104
Tel: (888) EXPERIAN (397-3742)
www.experian.com

Trans Union Fraud Victim Assistance Dept.

P.O. Box 2000

Chester, PA 19022-2000

Tel: 800-680-7289

<https://fraud.transunion.com>

- Keep a log of all conversations with authorities and financial entities.
- As with any personal information, only provide your credit card number to merchants you know. Also, remember to protect your Social Security number. You have to provide your Social Security number for employment and tax purposes, but it is not necessary for many businesses. Notify the Social Security Administration's Office of Inspector General if you suspect your Social Security number has been used fraudulently.
- The Federal Trade Commission (FTC) is the federal clearinghouse for complaints by victims of identity theft. Although the FTC does not have the authority to bring criminal cases, the Commission assists victims of identity theft by providing them with information to help them resolve the financial problems and other repercussions that can result from identity theft. The FTC also may refer victim complaints to other appropriate government agencies and private organizations for further action. If you have been a victim of identity theft, you can file a complaint with the FTC by contacting the FTC's Consumer Response Center:

By Phone: Toll-free 1-877-ID-THEFT (438-4338)

TDD 202-326-2502

IRS Toll-free 1-800-908-4490

By Mail: Consumer Response Center

Federal Trade Commission

600 Pennsylvania Ave, NW

Washington, DC 20580

On the Web: www.consumer.gov/idtheft

www.irs.gov (keyword: identity theft)