



900 Columbia Ave • Franklin, Tennessee 37064 • (615) 794-2513

-IDENTITY THEFT VICTIM GUIDE-

According to the Tennessee Bureau of Investigation, more than 5,000 people reported being the victim of identity theft in 2012 in the state of Tennessee. By filing your report today with the Franklin Police Department, you have taken the first step in minimizing loss of personal funds, damage to your financial accounts, and your reputation. Whether you have confirmed that you are a victim of identity theft or you have simply had your purse or wallet containing personal or credit information stolen, it is strongly recommended that you immediately take the additional steps listed below to protect yourself.

Officer: _____ Report Number: _____

1. Contact all financial institutions (banks, credit unions, credit card companies, mortgage companies, etc) with whom you have accounts and advise them that you have been the victim of identity theft.
2. Cancel compromised accounts and stop payment on any outstanding checks that have not cleared. You should change your Automated Teller Machine (ATM) card, account, and personal identification number (PIN). You also need to cancel your credit cards and have them re-issued.
3. Contact one of the three major credit reporting companies and place a fraud alert on your credit report. This will tell creditors to contact you before changing your existing accounts or opening any new accounts in your name. It is only necessary to contact one of the credit reporting companies, as they are then required to contact the other two on your behalf.
 - Equifax, (800) 525-6285, www.equifax.com
 - Experian, (888) 397-3742, www.experian.com
 - Trans Union, (800) 680-7289, www.transunion.com
4. Contact the Federal Trade Commission at (877) 438-4338, www.ftc.gov. Under the Identity Theft and Assumption Deterrence Act, the Federal Trade Commission is responsible for receiving and processing complaints from people who believe they may be victims of identity theft. The FTC provides informational materials to people impacted by identity crime.
5. Contact the major check verification companies. If your checks have been stolen or bank accounts set up by an identity thief, and especially if you know that a particular merchant has received a check stolen from you, contact the following verification companies that merchants use:
 - ChexSystems – (800) 428-9623 (closed checking accounts)
 - National Processing Co. (NPC) – (800) 925-0230
 - TeleCheck – (800) 710-9898
6. You may also need to contact other agencies for other types of identity theft.
 - Contact the office of the Postal Inspection Service, located in Charlotte, NC at (877) 876-2455 if you suspect a criminal has used the mail to commit fraud involving your identity. This includes the possibility that an identity thief has submitted a change-of-address form with the post office to redirect your mail.
 - Call the Social Security Administration at (800) 269-0271 if you suspect that your Social Security number is being fraudulently used.
 - Call the Internal Revenue Service (800) 829-0433 if you suspect the improper use of identification information in connection with tax violations.