



# How can you minimize the damage to your credit if have been a victim of Identity Theft?



## Check Verification Companies

To request that they notify retailers who use their databases not accept your checks call:

**TELE CHECK** 1-800-710-9898 or 1-800-927-0188

**CERTEGY INC.** 1-800-437-5120

To find out if the identity thief has been passing bad checks in your name call:

**SCAN** 1-800-262-7771

Dispute any bad checks passed in your name with the merchants so they don't start any collection actions against you.



## Correcting Your Consumer Report

If you are having problems opening a new checking account, it may be because an identity thief has been opening accounts in your name. **You may request a free copy of your consumer report by contacting Chex Systems, Inc.** If you find inaccurate information on your consumer report, follow the procedures under Correcting Credit Reports to dispute it. Contact each of the banks where account inquires were made, too. This will help ensure that any fraudulent opened accounts are closed.

**CHEX SYSTEMS INC.** 1-800-428-9623 [www.chexhelp.com](http://www.chexhelp.com)

Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125



## Stopping Debt Collectors

You can stop a debt collector from contacting you in two ways:

- Write a letter to the collection agency telling them to stop. Once the debt collector receives your letter, the company may not contact you again with a few exceptions: they can tell you there will be no further contact or they can tell you that the debt collector or the creditor intends to take some specific action.
- Send a letter to the collection agency, within 30 days after you received written notice of the debt, telling them that you do not owe the money. Include copies of documents that support your position. Include a copy (NOT original) of your police report may be useful. In this case, a collector can renew collection activities only if they send you proof of the debt. Make a copy of the letter and send the letter Certified Mail with Return Receipt.

While you can stop a debt collector from contacting you, that wont get rid of the debt itself. It's important to contact the company that originally opened the account to dispute the debt, otherwise that company may send it to a different debt collector, report it on your credit report, or initiate a lawsuit to collect on the debt.



This information is provided by First Mid Bank & Trust to help you put the safety of your identity in your hands.

[www.firstmid.com](http://www.firstmid.com)

 **First Mid**  
BANK & TRUST