



Follow these steps as soon as you suspect that you have been a victim of Identity Theft.

1

Contact your financial institution immediately.

2

Place an initial fraud alert on your three credit reports.

Call the Fraud Department at any of the three credit reporting companies. That company must tell the other two. Phone numbers for Fraud Departments:

Equifax 1-800-525-6285 | Experian 1-888-397-3742 | TransUnion 1-800-680-7289

3

Order your credit reports

Call all three credit reporting companies and order your credit report from each. Identity theft victims can get the reports for free. Go to www.annualcreditreport.com or call 1-877-322-8228.

4

Close accounts you feel have been tampered with or opened fraudulently.

You might know that some of your accounts are affected by identity theft. Contact those accounts now. Talk to someone in the fraud department of the company. Then write the company a letter.

5

Report the theft to the Federal Trade Commission.

Submit a complaint to the FTC. You can call or do it online.

1-877-IDTHEFT (438-4338) | TTY: 1-866-653-4261

- Talk to a counselor. The counselor will ask questions to gather information about your complaint.
- Ask the counselor to email you a link so you can print your complaint. Your completed complaint is called the “Identity Theft Affidavit.”
- Go online to save or print your Identity Theft Affidavit.

ftc.gov/complaint

- Type your information into the online form, following the prompts on every screen.
- Review all the information you typed.
- Click the button to submit your complaint - called an “Identity Theft Affidavit.”
- Save the complaint reference number.
- Click the link to save the Identity Theft Affidavit to your computer.
- Print your Identity Theft Affidavit. Keep it in a safe place.

6

Contact your local law enforcement office.

File a police report. Take your FTC Identity Theft Affidavit with you. Get a copy of the police report or the number of the police report for your records.

7

Keep good records.

- Make copies and send all documents certified mail, return receipt requested.
- Attach your FTC Identity Theft Affidavit to your police report.
- Keep documents in a safe place.



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

www.firstmid.com

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