

IDENTITY THEFT CHECKLIST

TO DO			Date Completed
Contact the fraud units of the 4 reporting agencies and discuss placing fraud alerts and credit freezes on your accounts			
Contact ChexSystems to place a security freeze on your consumer reports			
Request a copy of your credit and consumer reports from the reporting agencies			
Reporting Agency	Phone Number	Web Address	Action to Take
Equifax	800-525-6285 or 800-685-1111	equifax.com/personal/credit-report-services	Place fraud alerts/credit freeze
Experian	888-397-3742	experian.com/help	Place fraud alerts/credit freeze
TransUnion	888-909-8872	transunion.com/credit-help	Place fraud alerts/credit freeze
Innovis	800-540-2505	innovis.com	Place fraud alerts/credit freeze
ChexSystems	800-428-9623	chexsystems.com	Place security freeze on reports
Free Annual Reports	877-322-8228	annualcreditreport.com	Request Equifax, Experian and TransUnion reports at same time

TO DO			Date Completed
Close any accounts that have been tampered with, have unauthorized or unusual activity or have been opened fraudulently at Virginia Credit Union and other institutions			
File a police report in the locality where you live			
Complete an ID Theft Affidavit, file complaints or reports with the Federal Trade Commission and the Consumer Protection Agency			
Obtain an ID Theft Passport in Virginia by contacting the Office of the Attorney General. If outside of Virginia, check the Office of the Attorney General in your state to see if the ID Theft Passport is offered			
Reporting Agency	Phone Number	Web Address	Action to Take
Federal Trade Commission	877-382-4357	identitytheft.gov	Complete ID Theft Affidavit
Consumer Protection Agency	804 786 2042 or 800-552-9963	oag.state.va	File a complaint
Office of the Attorney General of Virginia	800-370-0459	oag.state.va	Obtain an ID Theft passport (if desired)

RECOMMENDED TO DO
Keep a log of all conversations with all credit union, bank and credit card company representatives to include time, date and name of person and department you contacted.
Monitor your account statements carefully. Immediately dispute in writing any charges or transactions that you did not authorize.
Remember to open and carefully read all mail from your creditors and financial institutions.