

**IF YOUR KEYS WERE TAKEN:**

For your protection, change or re-key whichever locks need to be changed.

**IF YOUR CHECKS OR CREDIT CARDS WERE TAKEN:**

Notify your bank if you have not already done so. Then call the three credit reporting bureaus to report the loss, and ask them to put a FRAUD ALERT on your account so NO NEW CREDIT will be issued without contacting you.

Experian	1-888-397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	1-800-680-7289	<a href="http://www.tuc.com">www.tuc.com</a>
Equifax	1-800-525-6285	<a href="http://www.equifax.com">www.equifax.com</a>

**IF YOUR SOCIAL SECURITY CARD WAS TAKEN:**

Call the Social Security Administration Fraud Hotline to notify them of the loss and get information on how to obtain a duplicate card.

S.S.A. Fraud Hotline	1-800-269-0271	<a href="http://www.ssa.gov">www.ssa.gov</a>
----------------------	----------------	--

**IF YOUR DRIVER'S LICENSE WAS TAKEN:**

Apply for a new driver's license as soon as possible and ask if anyone has applied for a license since yours was stolen. They can refer you to an investigator.

MN Driver and Vehicle Services	<a href="http://www.dps.state.mn.us/DVS">www.dps.state.mn.us/DVS</a>
--------------------------------	--

**IF NEW CHECKS OR CARDS HAVE BEEN MAILED TO A DIFFERENT ADDRESS:**

Call the U.S. Postal Inspector about mail being falsely forwarded.

U.S.P.S. Inspection Services	1-800-372-8347	<a href="http://www.framed.usps.com/postalinspectors">www.framed.usps.com/postalinspectors</a>
Local Postal Inspector	651-293-3200	Fax: 651-293-3384

**IF YOUR STOLEN CHECKS OR CARDS HAVE BEEN USED:**

Contact the banks and/or businesses that accepted your checks or cards to notify them of the fraud and offer to sign any affidavits of forgery as needed. Encourage the banks and businesses to pursue charges against any suspects identified.

**IF SOMEONE HAS STOLEN YOUR IDENTITY TO GET NEW CREDIT:**

Call the police department and make an identify report. In Minnesota, identify theft becomes a crime only when any victim (person or business) suffers a monetary loss. Also, call the Federal Trade Commission Identity Theft Hotline to notify them and get advice on how to proceed.

FTC ID Theft Hotline	1-877-438-4338	<a href="http://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>
FTC Fraud (Other than ID Theft)	1-877-382-4357	

#### **OTHER INTERNET RESOURCES FOR ADVICE AND INFORMATION:**

Federal Bureau of Investigation	<a href="http://www.fbi.gov">www.fbi.gov</a>
Privacy Rights Clearinghouse	<a href="http://www.privacyrights.org">www.privacyrights.org</a>
PRC – Identify Theft Resources	<a href="http://www.privacyrights.org/identify.htm">www.privacyrights.org/identify.htm</a>
Internet Fraud Complaint Center	<a href="http://www.internetfraud.USDOJ.org">www.internetfraud.USDOJ.org</a>
National White Collar Crime Center	<a href="http://www.nw3c.org">www.nw3c.org</a>
Fraud Defense Network	<a href="http://www.frauddefense.com">www.frauddefense.com</a>
SCAMWATCH	<a href="http://www.scamwatch.com">www.scamwatch.com</a>

To remove your identity from the Internet, a deletion form is available at: [www.lexis-nexis.com](http://www.lexis-nexis.com)

#### **OTHER PHONE RESOURCES FOR ADVICE AND INFORMATION:**

Federal Government Information Center      1-800-688-9889

#### **WHAT YOU CAN DO TO PROTECT YOURSELF AND YOUR FAMILY FROM BEING VICTIMIZED:**

- Don't put your driver's license number on your checks. This makes it easy to get a false ID made.
- Keep all credit card receipts safe. Many criminals use numbers off receipts to defraud.
- Shred credit card offers you receive in the mail. Thieves steal mail and trash to get these.
- Never give your card numbers out to someone calling you. Make charges only when you call. Remember, card fraud investigators will never call and ask for your account number and card expiration date.

#### **THE GOOD NEWS:**

You are **not** responsible for monetary losses. The banks and credit card companies must refund your monetary losses (if any), although they may hold your money while they are conducting an investigation in the case. Some companies may charge you up to \$50 per account, but most do not.