

## **When Bad Things Happen To Your Good Name**

The Federal Trade Commission, working with other government agencies, has recently produced a booklet to help you guard against and, recover from, identity theft. Titled "When Bad Things Happen To Your Good Name," this resource provides step-by-step instructions of what to do if your ID is stolen.

### **The four most important steps are:**

**1.** Contact the fraud departments of each of the three major credit bureaus and request copies of your credit reports. Credit bureaus must give you a free copy of your report if it is inaccurate because of fraud.

**Experian** • 1-888-397-3742 • [www.experian.com](http://www.experian.com)

**Equifax** • 1-800-525-6285 • [www.equifax.com](http://www.equifax.com)

**Trans Union** • 1-800-680-7289 • [www.transunion.com](http://www.transunion.com)

**2.** Contact the creditors for any accounts that have been tampered with or opened fraudulently, and ask to speak with someone in the security or fraud department. Close these accounts and please remember to follow up in writing.

**3.** File a report with your local police in the community where the identity theft took place and keep a copy in case your creditors need proof.

**4.** Contact the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call 1-877-438-4338; TDD at 202-326-2502, or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

For more information on how you can protect your good name, or get it back should it be stolen, visit **[www.consumer.gov/idtheft/ftcpublications.html](http://www.consumer.gov/idtheft/ftcpublications.html)**.