

IDENTITY THEFT RECOVERY

Consumer Alert

In the news:

Identity theft is the fastest growing crime in the U.S. On average, there is one identity theft victim in the U.S. every two seconds. And for Michigan consumers, the Federal Trade Commission reports that six of the top 15 cities for identity theft reports in 2016 were in Michigan—including the number one city: Ann Arbor.

What you need to know:

Knowing what to do if you become a victim of identity theft is your first step to recovery. This alert reviews resources for identity theft victims and offers steps to take right away and what to do to repair the damage.

What to do right away

Whenever consumers report identity theft to our Consumer Protection team, one of the first things we do is make sure they know how to access the [federal government's one-stop resource](https://www.ftc.gov/identitytheft), [identitytheft.gov](https://www.ftc.gov/identitytheft), where they can report it and develop a recovery plan.

If someone steals and uses your personal information, take these three steps as soon as possible:

1. Call the companies where you know the fraud occurred and ask them to close or freeze your accounts. You want to prevent unauthorized charges.
2. Place a fraud alert and get your credit reports. (See below for how to do this.)
3. Report the identity theft to the Federal Trade Commission online or call the FTC's ID Theft Hotline at 877-IDTHEFT (877-438-4338); TTY: 866-653-4261; and report the theft to your local police.

For a list of additional steps you can take, including placing a freeze on your credit file and signing up for credit monitoring, review the Consumer Alerts listed at the end of this Alert.

How to place a fraud alert and get your credit report

Fraud alert

To place a fraud alert on your credit file, you simply need to request it from any one of the three nationwide credit reporting agencies. (See contact information below.) They are free, and once you place a fraud alert with one nationwide credit-reporting agency, federal law requires that it be forwarded to other nationwide credit reporting agencies. Automatic reporting is helpful to you, because you don't know which credit-reporting agency a creditor is using.

It's the same with fraud: you never know where the perpetrator is applying for credit and which credit-reporting agency is being used.

There are three types of fraud alerts:

1. Initial fraud alert:

If you are concerned about or you suspect identity theft, an initial fraud alert can make it harder for an identity thief to open accounts in your name. These alerts last for one year, and may be renewed.

Anyone requesting your credit file during this year-long window is alerted that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or get a new card on an existing account, the creditor is required to take additional steps to try to verify that you have authorized the request.

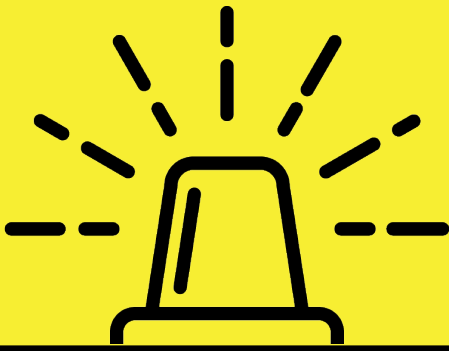
If the creditor cannot verify your authorization, then the request should be denied.

2. Extended fraud alert:

These are for confirmed identity theft victims; last for seven years; and require a police report to verify your identity theft victim status.

Dana Nessel
Attorney General





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In the case of an extended alert, federal law requires that a creditor must call the consumer using the phone number in the alert before authorizing any request to open or modify a credit line.

3. Active duty military alert:

This fraud alert lasts for one year and is available to active members of the military who want to protect their credit while deployed.

Your credit report

To obtain a free copy of your credit report from each of the three nationwide credit reporting agencies (Equifax, Experian, and TransUnion) once every 12 months, call toll-free 877-322-8228, order online, or mail a completed order form to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

You have a separate right, whether you order free annual reports or not, to receive credit reports if you are a victim of identity theft or you experience adverse action from a company that has ordered your credit report, such as a denial of credit or employment.

Use this contact information to request fraud alerts from credit bureaus

(Do not use for ordering free annual credit reports.)

Equifax

Online: [Equifax online fraud alert request form](#)
Call: Equifax Automated Fraud Assistance Center: 800-525-6285 or 888-766-0008; or
Write: P.O. Box 740256, Atlanta, GA 30374

Experian

Online: [Experian online fraud alert request form](#)
Call: 888-397-3742; or
Write: P.O. Box 9532, Allen TX 75013

TransUnion

Online: [TransUnion online fraud alert](#)
Call: 800-680-7289; or
Write: TransUnion Fraud Victim Assistance Division
P.O. Box 2000, Chester, PA 19016

Innovis

Online: [Innovis online fraud alert request form](#)
Call: 800-540-2505; or
Write: Innovis Consumer Assistance
P.O. Box 26, Pittsburgh, PA 15230-0026

For further information

[Related Consumer Alerts](#) from the Attorney General include:

- [Prevent Identity Theft](#)
- [Credit Freeze: Fraud Alert: & Credit Monitoring](#)
- [Data Breaches: What To Do Next](#)
- [Don't Throw Away Your Right To Financial Privacy](#)
- [Equifax Breach](#)
- [Identity Theft: Deceased Victims](#)
- [Malware - What Is It and How to Avoid It](#)
- [Tax-Related ID Theft](#)
- [Free Annual Credit Reports - What Consumers Should Know](#)

Inquiries and complaints may be directed to the Attorney General's Consumer Protection Division at:

Consumer Protection
Division
P.O. Box 30213
Lansing, MI 48909
517-335-7599
Fax: 517-241-3771
Toll free: 877-765-8388
[Online complaint form](#)



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Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.