



MICHIGAN ATTORNEY GENERAL

CONSUMER ALERT

IDENTITY THEFT RECOVERY (see also our [Identity Theft Prevention Alert](#))

WHAT TO DO RIGHT AWAY

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.
2. Place a fraud alert and get your credit reports. (See below for information.)
3. Report the identity theft to the Federal Trade Commission – the federal government’s one-stop resource, identitytheft.gov, where they can report it and develop a recovery plan – 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.

STOLEN MAIL

If you believe your mail was stolen, report it immediately to the U.S. Postal Inspection Service, the federal agency in charge of securing the country’s mail system. You can submit an [online complaint](https://www.uspis.gov/report/) at <https://www.uspis.gov/report/> or call 877-876-2455.

You can also now monitor your mail by signing up for Informed Delivery with the United States Postal System to get digital images of mail scheduled to be delivered soon.

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 the 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 alerts:

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 verify that you have authorized the request. If the creditor cannot verify your authorization, then the request is supposed to be denied.

2. Extended fraud alerts:

An extended fraud alert is for confirmed identity theft victims; requires a police report to verify your identity theft victim status; and lasts for seven years. 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 alerts:

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

YOUR CREDIT REPORT

To get 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

(Note: You will be asked to provide your Social Security number, the numbers in your mailing address and your birth date. Please do not use for ordering free annual credit reports.)

Equifax

Online: [Equifax online fraud alert request form](#)

(https://assets.equifax.com/assets/personal/Extended_Fraud_Alert_Request_Form.pdf)

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](#) (experian.com/fraud/center.html)

Call: 888-397-3742; or

Write: P.O. Box 9532, Allen, TX 75013

TransUnion

Online: [TransUnion online fraud alert request form](#) (transunion.com/fraud-alerts)

Call: 800-680-7289; or

Write: TransUnion Fraud Victim Assistance Division P.O. Box 2000, Chester, PA 19016

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

P.O. Box 30213, Lansing, MI 48909

517-335-7599 | Fax: 517-241-3771 | Toll free: 877-765-8388 | [Online complaint form](#)

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern. Consumer Alerts are not legal advice, legal authority, or a binding legal opinion from the Department of Attorney General.



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