



- Report fraudulent activity immediately to the relevant financial institutions:
 - Truxton Trust Company 615-515-1700.
 - Contact all other financial institutions' fraud departments where your accounts may be compromised. Include checking, savings, credit card, debit card, loans, online banking and brokerage. Review activity for changed addresses or unauthorized transactions.
 - Change your online banking and brokerage usernames and passwords.
- Contact the major credit reporting agencies:
 - Equifax 888-766-0008 www.equifax.com
 - Experian 888-397-3742 www.experian.com
 - Trans Union 800-680-7289 www.transunion.com
 - Tell them you are a victim of identity theft.
 - Request a free copy of your credit report.
 - Ask them to place a fraud alert on your records requiring you to be contacted to approve any new credit request for 90 days.
 - Keep a record of your interaction with each (see Worksheet A).
- Review your credit reports in detail when you receive them.
 - Look for any new fraudulent accounts which were opened.
 - Provide copies to the police if requested. Black out items not related to the fraudulent activity.
- Contact creditors (including utility, cell phone providers, retailers, finance companies, etc.) where any new fraudulent accounts were opened.
 - Tell them you are the victim of identity theft.
 - Ask that these accounts be "closed at consumer's request."
 - Ask them to send written verification that the account was closed and that it will be removed from your credit file.
 - They may ask you to submit a fraud affidavit. If so, the financial institution will provide you a copy of the fraud affidavit that they want you to complete. You may also be asked to use the affidavit provided on the FTC website (www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf).

If the problem is large and extends to multiple accounts (e.g., if you are the victim of identity theft), consider the following:

- Report the crime to your local police department.
 - Provide them with as much detail as possible. Request a copy of their report.
 - Keep a record of your conversation (see Worksheet A) including the case number.
 - A police report will lend credibility to your case when working with creditors who may require proof of criminal activity.



- Report the fraudulent activity to the Federal Trade Commission (FTC).
 - Call 877-ID THEFT (877-438-4338) or online at www.consumer.gov/idtheft.
 - Keep a record of your interaction (see Worksheet A).
 - If you open any new accounts, be sure to establish a new, secure password. Do not use part of your Social Security number, your mother's maiden name or other easily identifiable information.
 - Keep a record of all conversations (see Worksheet A).
- Follow up with the credit reporting agencies via mail.
 - Repeat what you told each one on the phone (see above).
 - Report any new information that you have discovered.
 - Keep records of this contact as well (see Worksheet A).
- Contact other agencies as appropriate.
 - Notify the Postal Inspection Service if you believe your mail was stolen or redirected: www.usps.com.
 - Call the Social Security Fraud Hotline if you suspect someone is using your Social Security number for fraudulent purposes: 1-800-269-0271.
 - Contact the U.S. State Department if your passport has been compromised (<http://travel.state.gov/content/passports/english/passports/lost-stolen.html>).
 - Contact your local Department of Motor Vehicles office if you believe someone is trying to get a driver's license or identification card using your name and information: <http://www.tn.gov/safety/dlmain.shtml> or www.dmv.org.
State of Tennessee instructions: *"You may need to change your driver's license number if someone is using yours as identification on bad checks. Call the state office of the Department of Safety's Driver License Division to see if another license was issued in your name. Put a fraud alert on your license. Go to the nearest local Driver License Station to request a new number. Also, fill out the driver license complaint form to begin the fraud investigation process. Send supporting documents with the complaint form to the Criminal Investigation Division of the Department of Safety."*
 - Be aware of false civil and criminal judgments -- Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment has been entered in your name for actions taken by your imposter, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully prosecuted for criminal charges, contact the state Department of Justice and the FBI.

Additional tips

- Send correspondence by certified mail, return receipt requested.
- Keep copies of everything pertaining to your case.
- Track any expenses (mail, photocopies, etc.).



Worksheet A: Contact Log

Use the worksheet below to record your interactions (phone, mail, website submissions) for all related parties. A few are listed to get you started.

Organization	Date Contacted	Method of Contact & Name (if applicable)	Notes
Truxton Trust 615-515-1700			
Local Police			
Equifax 888-766-0008 www.equifax.com			
Trans Union 800-680-7289 www.transunion.com			
Experian 888-397-3742 www.experian.com			
Federal Trade Commission (FTC) 877-ID THEFT (877-438-4338) www.consumer.gov/idtheft			