



ID Theft Recovery For Iowans

www.iowaidtheft.org | Facebook: IowaIDTheft
(see other side for referrals)



IMMEDIATE STEPS

- Contact Companies** — Call the companies where fraud happened (e.g., number on billing statement). Explain that someone stole your identity information, and ask them to close or freeze the accounts. Then, change your password or personal identification number (PIN). For credit cards, you must dispute the unauthorized transaction within 60 days of the date of the statement that lists the unauthorized transaction. However, you should report IMMEDIATELY after you learn of the unauthorized transaction. The deadlines to dispute an unauthorized transaction made with a debit card (ATM) or a check are complicated. You should call your bank or credit union IMMEDIATELY to dispute unauthorized transactions. Report lost or stolen debit cards, credit cards, and checks IMMEDIATELY.
- File FTC Report** — File a report with the Federal Trade Commission (FTC). Follow the instructions to create an FTC Identity Theft Report, get an automated Recovery Plan, access contact information for companies, and use form letters. Remember your log-in information. You will need an email address and phone number for online access as you complete the recovery Plan. See back for the FTC's contact information.
- File a Report with Local Law Enforcement** — Get a copy of the report to send with disputes.

NEXT STEPS

- Freeze Credit** — Contact each credit bureau to freeze access to your credit reports for free to prevent fraudsters from opening new accounts. You can lift the freeze for free by calling each credit bureau again if a prospective lender, employer, or landlord requires access to your credit reports. See back for credit bureau freeze contact information.
- Review Credit Reports** — Order your credit report from each of the three main credit bureaus from AnnualCreditReport.com. Each report likely contains different information. You can get the reports online, by phone, or by mail. You are entitled to a free credit report from AnnualCreditReport.com from each credit bureau once every 12 months or after you report fraud. Review your credit reports for wrong information, like addresses, names, phone number, and accounts.
- Dispute to Credit Bureaus** — Mail dispute letters to the credit bureaus requesting they remove the wrong information from your credit report. Your FTC Recovery Plan at IdentityTheft.gov provides dispute letter templates. Attach a copy of your FTC Identity Theft Report and any local law enforcement reports. Print, sign, and send the letter to the credit bureaus. Keep a copy of the letters and enclosures for yourself.
- Dispute to Companies** — Also, mail a dispute letter to each company for which there is an unauthorized account, unauthorized transaction, or other mistake that you found on your credit reports, invoices, or billing statements. Ask the company to close the account or fix the mistakes. IdentityTheft.gov gives you sample letters with your information. Attach a copy of your FTC Identity Theft Report and any local law enforcement reports. Print the letter, sign it, and send it to the company. Mail letters to the address the company gives for disputes. (See deadlines, above.)
- Apply for an Iowa Identity Theft Passport** — See back for more information.
- Further Action** — Follow through with disputes and with law enforcement investigations. See the back page for sources for legal advice.

Keep good notes about every step you take! Make copies of everything you send!

This informational document is a general summary of the law. Do not rely on this general information for your specific case. It is not a substitute for legal advice. This information was correct as of 11 / 19 / 2018.



ID Theft Referrals For Iowans

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Federal Trade Commission (FTC) — Visit IdentityTheft.gov or call (877) 438-4338 to file a FTC identity theft report. Also, visit for information about medical ID theft, child ID theft, and other forms of ID theft.

Local Law Enforcement — Iowa law enforcement agencies are required to take a report where the victim resides and are required to give the victim a copy of the police report. Find your County Sheriff's Office at <http://www.issda.org/about-us/sheriff-links/>.

Credit Bureaus Credit Freeze

Experian | (888) 397-3742 | Experian.com/freeze

TransUnion | (888) 909-8872 | transunion.com/credit-freeze

Equifax | (800) 349-9960 | Equifax.com/personal/credit-report-services

AnnualCreditReport.com — This is the source for free credit reports authorized by federal law. For more information visit <https://www.annualcreditreport.com/index.action>.

Iowa Attorney General's Office — For identity theft and fraud advice visit <https://www.iowaattorney-general.gov/for-consumers/general-consumer-information/identity-theft/> or call (888) 777-4590 or (515) 281-5926 (in Des Moines metro area).

Identity Theft Passport — The Iowa Attorney General's Office offers an Identity Theft Passport to help prove to creditors, employers, and others that you are a victim of identity theft. When you file a police report with local law enforcement, ask to fill out an application. For more information go to <https://www.iowaattorneygeneral.gov/for-crime-victims/identity-theft-passport-program/>. Also, you may call the Attorney General's Crime Victim Assistance Division at (800) 373-5044 or (515) 281-5044.

Iowa Legal Aid — Apply for free, civil identity theft recovery assistance by calling (800) 532-1275 or visit IowaLegalAid.org.

Identity Theft Resource Center — For free, one-on-one, personal assistance call (888) 400-5530 or visit www.idtheftcenter.org.

Social Security Administration (SSA) — To report identity theft regarding your Social Security Number call (800) 772-1213 or see the SSA brochure at <https://www.ssa.gov/pubs/EN-05-10064.pdf>.

Income Tax — To report federal income tax identity theft call the IRS at (800) 908-4490 or visit <https://www.irs.gov/newsroom/taxpayer-guide-to-identity-theft>. Fill out IRS Form 14039. To report state income tax identity theft call the Iowa Department of Revenue at (515) 281-5986 or visit <https://tax.iowa.gov/webform/reporting-identity-theft-tax-refund-fraud>.

Insurance — If you suffer a monetary loss due to identity theft, check your homeowner's insurance policy to see if it covers identity theft losses.

Civil Lawsuit — Be aware that you may be able to file a civil lawsuit against identity thieves under Iowa law, so long as you can identify them. Contact a civil attorney for more information. If you do not have a civil attorney, check online for attorneys in your area who handle civil cases or visit the Iowa Bar Association's Find-A-Lawyer page at www.iowafindalawyer.com.