

GENERAL GUIDELINES FOR MANAGING A CREDIT CARD FRAUD OR IDENTITY THEFT

Phone calls to make immediately:

The credit company of any specific card number being used. (Found on most recent bill).

In case of fraud:

- Equifax - 800-525-6285
- TRW/Experian - 888-397-3742
- Trans Union 800-680-7289 or 800-916-8800
- Federal Trade Commission (optional) 877-438-4338

Follow up in writing, including copy of police report:

- Equifax - P.O. Box 740256, Atlanta, GA 30374
- TRW/Experian, National Consumer Assistant, P.O. Box 2002, Allen, TX 75013
- Trans Union, Fraud Victim Assistance Dept., P.O. Box 2000, Chester, PA 19022-2000

If Social Security Number or Drivers License have been stolen:

- New Jersey Division of Motor Vehicles - 609-292-6500
- Social Security Administration - 800-772-1213

Victims of identity theft can order a copy of their credit report free of charge:

- Equifax - 800-658-1111
- TRW/Experian 888-397-3742
- Trans Union - 800-888-4213

Document in a log each call you make and include:

Date, time, with whom you spoke, and alert or confirmation number

Notify your bank of the situation, if appropriate.

Criminals who steal identities are quick to act and use your stolen identity. As a victim you must be as diligent as the criminal - report any such incidents to the police immediately and follow their advice. Your quick actions could save you the heartache of undoing the damage caused by some criminals spending spree and may even assist in capturing the culprit.