

Fraud Response Checklist

- **Contact company where it happened and if any other accounts were opened, if possible**
 - Ask them to close or freeze the account(s).

- **Change login information on your accounts**
 - Usernames
 - Passwords
 - PINS

- **Stop All Fraudulent Activity**
 - Place a fraud alert (Alert lasts 90 days initially; an extension is available, but may require a copy of an I.D. theft report to law enforcement and possibly a fee) and request a credit report by contacting one of the following credit bureaus:
 - Equifax
 - www.equifax.com/credit-information/identity-theft
 - 1-800-525-6285
 - PO Box 105069. Atlanta. GA 30348
 - TransUnion
 - www.transunion.com/corporate/personal/fraudidentitytheft.page
 - 1-800-680-7289
 - PO Box 6790, Fullerton, CA 92834-6790
 - Experian
 - www.experian.com/identity_fraud/index.html
 - 1-888-397-3742
 - PO Box 9554, Allen, TX 75013
 - Review all reports for accounts you did not open or any unexplained debts or inquiries on your credit report. Highlight entries that you dispute and send a letter with a highlighted copy to the reporting agency to correct within 4 business days.
 - Close or renumber all business/creditors accounts by asking the issuer to promptly clear your credit record, then follow-up this request up in writing. Speak directly with the security or fraud department, NOT an account representative. Do this within 30-60 days to avoid being held liable for false charges. Corrections must be done by the business within four business days.

- **Report the Crime to the Federal Trade Commission & Local Law Enforcement**
 - For the FTC: www.ftc.gov/idtheft or call 877-438-4338 or TDD (202)326-2502. Complete an ID Theft Affidavit available in English or Spanish. Print it, sign it and keep it for future use. If calling, ask that an ID Theft Affidavit to be mailed to you. This could possibly cost you fees, but nobody can apply for new credit, including you.
 - Consider filing a report with your local police and give them the following information:
 - A copy of your identity theft report and recovery plan
 - A government-issued photo ID
 - Proof of address
 - Proof gathered regarding the fraudulent activity.

- **Document Your Research and Reports**
 - Get a copy of the police report, and any other reports you filed for your records.
 - Keep a log of all phone calls and attempts to clear up I.D. theft. Include date, time, and the person you spoke with by phone and then follow up in writing.



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