

# The Framingham Heart Study

A Project of the National Heart, Lung, and Blood Institute and Boston University

## **What steps should I take to reduce my risk of identity theft?**

### **1. Monitor your financial statements and credit reports for unauthorized activity.**

Contact your financial institution to determine whether your accounts should be closed. Immediately report any suspicious or unusual activity on your accounts.

Request a free credit report at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling 1-877-322-8228. You are entitled by law to obtain one free credit report per year from each of the three major credit bureaus -- Equifax, Experian, and Transunion -- for a total of three reports every year.

### **2. Place a fraud alert on your credit reports.**

Consider placing an *initial fraud alert* with the three major credit bureaus noted above. A fraud alert stays in your file for at least 90 days and can make it more difficult for someone to get credit in your name because it warns creditors to follow certain procedures to protect you. Please note, however, that these additional safeguards may also delay your own applications for new credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it will notify the other two, which then will place fraud alerts in their files. Placing a fraud alert entitles you to free copies of your credit reports.

**Equifax:** 1-800-525-6285; [www.equifax.com](http://www.equifax.com)

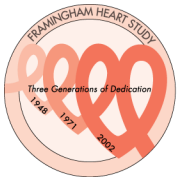
**Experian:** 1-888-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com)

**TransUnion:** 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

Deployed members of the U.S. Military should consider placing an active-duty alert on their credit file. Such active-duty alerts serve a similar function as initial fraud alerts, causing creditors to be more cautious in extending new credit. However, unlike initial fraud alerts, active-duty alerts last for one year instead of 90 days. However, active-duty alerts do not entitle you to a free credit report, so after filing this alert, you should also request a free credit report (as noted above).

### **3. Review Federal Trade Commission (FTC) Resources.**

Review resources provided on the FTC identity theft website, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft). The FTC maintains a variety of consumer publications providing comprehensive information about breaches and identity theft.



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## **What should I do if I think I am the victim of identity theft?**

If you discover unauthorized activity on your accounts or credit reports and feel that you are the victim of identity theft, you should take the following steps in addition to those above.

### **1. File a complaint with the Federal Trade Commission (FTC).**

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

You can file a complaint with the FTC online by following the “Report ID Theft” link at the top of the FTC identity theft website, [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft); or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261; or write Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Be sure to call the Hotline to update your complaint if you have any additional information or problems.

### **2. File a report with your local police or the police in the community where the identity theft took place.**

File a *Theft* or *Miscellaneous Incident* report with your local police and remember to get a copy of the police report or at the very least, the number of the report. It can assist with creditors who need proof of the crime.

### **3. File an extended fraud alert.**

You may also contact one of the three credit reporting agencies above to place an *extended fraud alert* in your credit reports. An extended fraud alert will remain on your files for seven years. If you ask for an extended alert, in addition to proof of your identity, you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency. For more detailed information about the identity theft report, visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).