

**What is Identity Theft?** Identity theft happens when someone steals your identifying information (social security number, date of birth, etc.) and uses it pretending to be you, typically in order to access resources or obtain credit and other benefits in your name.

**What should I do if my identity is stolen?** First, stop any ongoing damage. The VICARS program helps victims of identity theft in Texas. Go to <http://www.idvictim.org> for more details. Here are some basic steps to restore your identity:

1. Call one of the three credit reporting bureaus (Equifax, Transunion, Experian) to place a "fraud alert" on your credit report. If you call one, all 3 will place the alert. Once you've placed the alert, you are entitled to a free copy of your credit report.
2. Complete the Identity Theft Affidavit found at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). Complete the Fraudulent Account Statement that comes with the Identity Theft Affidavit for each bank and creditor. You'll need a separate Fraudulent Account Statement for each bank and creditor.
3. Make a police report and give them a copy of your completed theft affidavit. Get a copy of the report or the report number and the name of the police officer. Note: sometimes police will resist taking a report of identity theft. Be firm but polite. Texas law mandates that police take theft report where the victim lives.
4. Send a dispute letter to each creditor, bank, company or agency where the thief used your identity. For forms and sample letters, use the VICARS Identity Theft Toolkit at <http://www.idvictim.org/LocalResources.cfm?pagename=Victim's%20Toolkit>. Include copies of your identification card (driver's license, proof of residency or identity card); police report (or proof that you made a report) and Identity Theft Affidavit.
5. Call your creditors using the "billing inquiries" numbers on your statements and inform them of the fraud. Ask for new cards with new account numbers and to close your accounts as "closed at consumer's request." Watch your mail and credit card bills for evidence of new fraud. Within 60 days of a fraudulent billing, you can make a written dispute about the charges.
6. Do not pay any bill or portion of a bill which is a result of identity theft. Your credit rating should not be permanently affected, and no legal action should be taken against you.
7. Avoid any companies that offer to repair your credit for a fee. Continue to monitor your credit by ordering your free annual credit report from each of the 3 agencies. Go to <https://www.annualcreditreport.com> for your free reports.

**Do I need to replace my driver's license?** If you think that your driver's license, social security number, address, or passport has been used by another person, you should contact each agency individually to report the fraud. You will be required to produce supporting documents proving the theft.

**What can I do about a fraudulent criminal record?** Just like consumer reporting agencies compile credit data on consumers, information brokers compile criminal record information on individuals. They sell such information to employment background checkers, private investigators, attorneys, debt collectors, and others. If your criminal history record is inaccurate because your identity has been stolen, you need to contact the information brokers who purchased your data from a law enforcement agency or through court records. Make a written demand for them to remove the information from their records and follow up to make sure that they have.