



Consumer Credit

Sprague & Jackson

ACCOUNTANTS AND ENROLLED AGENTS

The Seneca Building • 121 E Seneca St • Ithaca, NY 14850

David W. Sprague, EA, ABA Principal
Angie Jackson, EA, MSA Principal

Phone: (607) 273-5322

Fax: (607) 273-8138

Email: Admin@sprjac.com

Victims of Credit Card Fraud or Identity Theft

- 1) Report the crime to the police immediately. Get a copy of the police report or case number. Credit card companies, the bank, or insurance companies may ask for the reference to verify the crime.
- 2) Immediately contact the credit card issuers. Get replacement cards with new account numbers and ask that the old account be processed as "account closed at consumer's request" for credit record purposes. Follow up with a letter to the credit card company that summarizes the request in writing.
- 3) Call the fraud units of the three credit reporting bureaus to report the theft and place a fraud alert in your credit report. When a fraud alert is placed at one of the following companies, the company must notify the others.
 - *Equifax Credit Information Services—Fraud Alert*
P.O. Box 105069, Atlanta, GA 30348-5069
Call: 800-525-6285
Website: www.equifax.com
 - *Experian*
P.O. Box 9554, Allen, TX 75013-9554
Call: 888-EXPERIAN (397-3742)
Website: www.experian.com
 - *TransUnion Fraud Victim Assistance Department*
P.O. Box 2000, Chester, PA 19016-2000
Call: 800-680-7289
Website: www.transunion.com
- 4) Notify the Social Security Administration's Office of Inspector General at 800-269-0271 if the Social Security Number has been used fraudulently.

- 5) File a complaint with the Federal Trade Commission.

- *By phone:*
Toll-free 877-ID-THEFT (438-4338),
TTY 866-653-4261
- *By mail:* Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Ave. NW, Washington, DC 20580
- *Website:* www.identitytheft.gov

For More Information

To file a complaint or get free information about consumer issues from the Federal Trade Commission:

- Phone: 877-438-4338
- TTY: 866-653-4261
- Online: www.identitytheft.gov
- Free annual credit report: www.annualcreditreport.com

Credit Counselors

Most credit counselors offer services through local offices, the internet, or on the telephone. Many universities, military bases, credit unions, housing authorities, and branches of the U.S. Cooperative Extension Service operate non-profit credit counseling programs. Financial institutions or local consumer protection agencies may also be good sources of information and referrals.

Choosing a Credit Counseling Organization

Reputable credit counseling organizations advise on managing money and debts, help develop a budget, and usually offer free educational materials and workshops. Counselors are certified and trained in the areas of consumer credit, money and debt management, and budgeting.