

What do I do now?

- File a police report and get a copy.
- Contact credit bureaus—tell them you are an ID theft victim and request a fraud alert.
- Request a copy of your credit report each year—review it for errors, inquiries, and accounts you did not know about.
- Contact your bank to close your accounts and open new ones. Change your PIN numbers. Establish “password only” access to accounts.
- Advise your creditors—credit card companies, telephone and utility companies, mortgage holders—by phone and in writing.
- If your Social Security number was misused contact the Social Security Administration to report it—order a copy of your Earnings and Benefits Statement, and check it for accuracy.
- Monitor your mail and bank statements for evidence of new fraudulent activity.
- Keep a log of all conversations with authorities and financial institutions.
- Keep copies of: bills with fraudulent charges, documentation of accounts opened in your name without your consent, and all correspondence you send and receive.
- Write a chronological summary of what happened: How did you first discover the theft? What clues do you have as to the identity of the suspect or the location of the theft?
- Minimize the number of credit/debit cards that you actively utilize and carry.
- Shred all financial documents. Protect your personal information—by phone and internet.
- Limit the number of pre-approved credit offers you receive by calling 1-888-567-8688 or www.optoutprescreen.com.
- Limit the number of mail and phone lists you are on through www.the-dma.org
- Put your number on Do Not Call registries by calling 1-888-382-1222 or www.donotcall.gov and 1-866-896-6225 or www.texasnocall.com

Resources

GOVERNMENT RESOURCES:

Federal Trade Commission

ID Theft Hotline: 1-877-438-4338

www.identitytheft.gov

Social Security Fraud Hotline

1-800-269-0271 www.ssa.gov

U.S. Dept. of Justice

Office for Victims of Crime

1-800-627-6872 www.ojp.usdoj.gov/ovc

U.S. Postal Inspection Service

1-877-876-2455

www.postalinspectors.uspis.gov

U.S. Passport Agency

1-877-487-2778 www.travel.state.gov

Consumer Fraud Reporting

www.consumerfraudreporting.org

National Check Fraud Center

www.ckfraud.org

CREDIT BUREAUS:

Equifax: 1-888-766-0008

www.equifax.com

Experian: 1-888-397-3742

www.experian.com

Transunion: 1-800-680-7289

www.transunion.com

LOCAL RESOURCES:

TX Department of Public Safety

512-424-2600 English

512-424-7181 Spanish

www.txdps.state.tx.us

TX Attorney General

Consumer Protection Hotline

1-800-621-0508

www.oag.state.tx.us

Fraud and ID Theft

Victim Services Unit

5555 Airport Blvd

Austin, TX 78751

512-854-9709



Name/ID Number:

Direct Number:

Mailing Address:

PO Box 1748

Austin, TX 78767

Common Responses

Victims of fraud and identity theft experience common responses that are similar to those who survive other types of traumatic events—shock, panic, anger, embarrassment, a sense of vulnerability and violation.

It's common for victims to feel overwhelmed by the intensity of such reactions. Concerns about financial security, family safety, and the ability to trust others may surface, at times leading to self-isolation and emotional numbness.

Contributing to these concerns, may be thoughts or suspicions that a friend or family member is the offender. Victims may also feel a sense of no one caring or understanding the effects of the experience.

Periods of endless questioning often occur:

- Is this really happening?
- How dare they?
- Why me?
- What can I do to protect myself?

In some cases, independence can be lost as family and friends assume the victim is no longer capable of taking care of their finances or making sound decisions.

Feelings about the Offender

When we have no familiarity or connection to the offender, the ability to manage our feelings and make decisions will occur with more clarity and confidence. When the offender is a relative or friend the decision of reporting the crime can be one of your most difficult decisions.

Sharing your experience, whether or not you know the offender personally, can be helpful in finding what decisions and consequences you

are willing to live with. Significant others and friends are often willing to share the emotional burden and tasks that weigh on you.

Feelings of insecurity, vulnerability and increased awareness of people can be relieved by focusing more on the actual crime and not the offender. The offender is often not brought to justice and this is a reality that many must come to terms with. A healthier focus is one of clearing your identity and moving on with the knowledge and strength the experience has helped you achieve.

The Recovery Process

As you experience various emotions, it is helpful to recognize and acknowledge what you are feeling. This may help you take steps toward regaining a sense of control.

Tedium and frustration will be part of reclaiming your identity. Faithfully document and organize all contacts made—including who you talked with, contact information, and the plan for what to do next. This is useful in realizing progress toward resolution.

Many times victims become consumed with their case and neglect other parts of their life, such as family, hobbies, etc. Keeping a balance between your life and your case is important. Channel your energy towards the positive. While some victims have changes in personality or their ability to trust, these changes can be viewed as positive in that a new level of assertiveness and abilities for self-advocacy may result.

Remember, involvement in a traumatic event can produce upsetting responses such as disturbed sleep, difficulty concentrating, and changes in appetite. These responses will likely subside with time. However, if reactions are especially long lasting or troubling, you may need to turn to a professional for assistance.

Benefits of Counseling

Some of the benefits of seeking counseling are:

- Reviewing the incident and processing the event can help victims clarify what actually occurred.
- The discussion of legal and judicial decisions can be utilized as part of the promotion of healing and resolution.
- Counseling can help develop coping skills and strategies—allowing for the continuance of school, work or relationships.
- Establishment of a support network can help to decrease the negative psychological, physical, and emotional effects that often result from the traumatic experience.

Experiences can be utilized as an opportunity to practice confidence and assertiveness, and reduce isolation.

Who can help?

The Victim Services Unit within the Travis County Sheriff's Office can provide assistance with information about your case status, Crime Victims' Rights, Crime Victim Compensation, navigation of the criminal justice system and referrals to appropriate helping professionals or organizations according to your specific needs.

