

Credit Bureau Resources

Equifax:

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services), Phone Number-1-800-685-1111

Experian

[Experian.com/help](https://www.experian.com/help)

Phone- 1888 397-3742

Transunion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)

888-909-8872



SUDBURY POLICE DEPARTMENT

Identity Theft Resource Guide



What Do Thieves Do With Your Information?

Once identity thieves have your personal information, they can drain your bank account, run up charges on your credit cards, open new utility accounts, or get medical treatment on your health insurance. An identity thief can file a tax refund in your name and get your refund. In some extreme cases, a thief might even give your name to the police during an arrest.

Know Your Rights

If someone steals your identity, you have the right to:

- create an FTC Identity Theft Report
- place a one-year fraud alert on your credit report
- place a seven-year extended fraud alert on your credit report
- get free copies of your credit report
- get fraudulent information removed (or "blocked") from your credit report
- dispute fraudulent or inaccurate information on your credit report
- stop creditors and debt collectors from reporting fraudulent accounts
- get copies of documents related to the identity theft
- stop a debt collector from contacting you.

Clues That Someone Has Stolen Your Information

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.
- If your wallet, Social Security number, or other personal information is lost or stolen, there are [steps you can take](#) to help protect yourself from identity theft.

Working with Credit Bureaus

You have the right to:

- **Place a one-year fraud alert on your credit report.**
- **Place a seven-year extended fraud alert on your credit report.**
- **Get credit bureaus to remove fraudulent information from your credit report.**
- **Dispute fraudulent or inaccurate information on your credit report.**
- **You have the right to place a free credit freeze on your credit report.**

You Filed a Report, Now What?

Please Visit The [Town of Sudbury Website](#) and [ftc.gov/idtheft](https://www.ftc.gov/idtheft) for additional resources, and prevention tips.

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