



Remain alert after the Target data breach

While the Target security data breach story continues to grow, GreenPath reminds consumers that they need to continue to monitor their credit cards and statements to look for any suspicious activity. If you determine that you are a victim of identity theft, there are four steps you should immediately take.

1. Place a 'fraud alert' on your credit reports, and check your credit reports regularly. Contact the toll-free fraud number of any of the three consumer reporting companies below or visit their websites. (You only need to contact one of the three companies to place an alert on all three.)

TransUnion: 1-800-680-7289; www.transunion.com

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-EXPERIAN (397-3742); www.experian.com

2. Close any accounts that you believe have been tampered with or opened fraudulently. Call and speak with someone in the security or fraud department of each company. Keep a file of everything you send and a record of every conversation.
3. File a complaint with the Federal Trade Commission. You can do this on their website www.ftccomplaintassistant.gov or by calling the FTC's Identity Theft Hotline at 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261.
4. File a report with your local police or the police in the community where the identity theft took place. When you file your report, bring or attach a copy of your FTC ID Theft Complaint form and any supporting documentation. Ask the officer to attach or incorporate the ID Theft Complaint into their police report.

The FTC ID Theft Complaint, along with the police report, can constitute what is known as an 'Identity Theft Report.' This Identity Theft Report can be used to (1) permanently block fraudulent information from appearing on your credit report; (2) ensure that debts do not reappear on your credit report; (3) prevent a company from continuing to collect debts that result from identity theft; and (4) place an extended fraud alert on your credit report.