

(SAMPLE) LETTER FOR COMPROMISED SOCIAL SECURITY NUMBER

Dear _____:

We are contacting you about a potential problem involving identity theft. *(Describe the information compromise including how it happened, what information was taken, and, if you know, how the information has been used as well as how you are responding to it.)*

We recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. All three credit reports will be sent to you, free of charge, for your review.

Equifax
800-685-1111

Experian
888-397-3742

TransUnion Corp
800-680-7289

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call (insert contact information for law enforcement) and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. The case number for the breach is (provide if known). You also should file a complaint with the FTC at www.ftc.gov/idtheft or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations.

Sincerely,
