

## TAKING ACTION:

# Identity Theft Victim Recovery Checklist

The scope of identity theft often goes beyond an unauthorized credit card charge. Whether it is tax-related, child identity theft, or medical identity theft, **identity theft is a crime, and it can be devastating.** When your personal information has been stolen, you may be coping with the aftermath of a compromised identity, damaged credit, and financial loss, as well as a painful range of emotions including anger, fear, and frustration.

It is critical that you take immediate steps to stop and repair the damage caused by identity theft. Reporting the crime, no matter how small, helps law enforcement, regulators, and government agencies put a stop to the fraud, prevent the victimization of more consumers, and pursue the criminals.

Very often, perpetrators will dispose of your money immediately after taking it. You may never get your money back. That said, your recovery is about more than lost money. It is about taking steps to minimize the harm, protect your future financial health and assets, and recover emotionally from the crime.

We recommend taking the steps below to reclaim power from the fraudsters and help you move forward.

## CREDIT CARD IDENTITY THEFT

The typical case of identity theft involves stolen credit cards or unauthorized charges on your credit card. If your credit card number was stolen or used fraudulently, you should:

- Contact the relevant banks or credit card companies to notify them of the theft and dispute fraudulent charges; and
- Carefully read account statements regularly to look for fraudulent charges.

Credit card abuse may be a sign that your identity has been compromised more broadly beyond a single account. Be alert to suspicious activity in your other financial accounts or credit reports, which could indicate that the theft extends well beyond your credit card. **If you spot unusual activity in any of your accounts or are a victim of identity theft unrelated to your credit card, you will need to take the following steps.**

## STEP 1 – Place a Fraud Alert\*

You will need to place a fraud alert with one of the three credit reporting companies to be notified of any new requests for credit. If not authorized by you, these credit requests may be indications of widespread identity theft:

- contact one of the three credit reporting companies (Equifax, Experian, or TransUnion);
- tell the company you are a victim of identity theft and request that a fraud alert be placed on your credit report (this initial fraud alert will last for 90 days);
- ask the company to report this request to the other two credit reporting companies; and
- order your free credit report; by creating the fraud alert, you are entitled to one free copy from each credit reporting company within 12 months of placing the alert, regardless of when you requested your last report.

### FREE CREDIT REPORT

[AnnualCreditReport.com](https://www.annualcreditreport.com)

is the only official source for free credit reports.

All consumers, regardless of a fraud alert, are entitled to receive one free credit report every 12 months from each of the following companies:

#### EQUIFAX

(800) 685-1111

[www.equifax.com](https://www.equifax.com)

#### EXPERIAN

(888) 397-3742

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

#### TRANSUNION

(800) 916-8800

[www.transunion.com](https://www.transunion.com)

## STEP 2 – Create an Identity Theft File

Collect all relevant documentation concerning the theft in one file that is kept in a secure location. The file should include:

- a timeline of events, which may span many years;
- the police report, if any;
- the identity theft affidavit (see Step 4);
- your most recent credit report from all three credit reporting companies;
- your Internal Revenue Service identity theft affidavit (see Step 8);

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\*Adapted from the Federal Trade Commission's "Taking Charge: What to Do If Your Identity Is Stolen," downloadable at [www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf](https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf). Order hard copies online at <https://bulkorder.ftc.gov/ShowCat.aspx?s=idt-04>.

- any evidence of the identity theft, including any information about the perpetrator;
- all written or email communication with creditors, banks, financial institutions, or credit reporting companies; and
- logs of any phone conversations, with dates, names, and phone numbers of any representatives with whom you spoke, and notes on what information they gave you.

## STEP 3 – Know Your Rights

You have rights created by federal and, in some cases, state law. Learn about your rights to better protect yourself.

- For federal victim rights, you can review the Federal Trade Commission’s information at [www.identitytheft.gov/know-your-rights](http://www.identitytheft.gov/know-your-rights).
- For state victim rights, check with your state attorney general, whose contact information is available at [www.naag.org](http://www.naag.org).
- For additional information and resources, visit the Identity Theft Resource Center at [www.idtheftcenter.org](http://www.idtheftcenter.org) or call (888) 400-5530 (open 24/7).

### FTC IDENTITY THEFT GUIDE

IdentityTheft.gov is the federal government’s one-stop resource for identity theft victims. Hosted by the FTC, this site is an additional source of checklists and sample letters to guide you through the recovery process.

#### ENGLISH

[www.identitytheft.gov](http://www.identitytheft.gov)

#### SPANISH

[www.robodeidentidad.gov](http://www.robodeidentidad.gov)

## STEP 4 – Report the Identity Theft to the Federal Trade Commission and Build a Recovery Plan at IdentityTheft.gov

Lodging a complaint with the Federal Trade Commission, using the FTC’s complaint assistant, will also enter the fraud into the Consumer Sentinel Network so that law enforcement can stop ongoing fraud and track these crimes. *This process will not initiate a criminal investigation of your case.*

### Federal Trade Commission Complaint Assistant

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

- After completing the complaint process, print the identity theft affidavit created by the completion of the report.
- This affidavit will be used by local law enforcement to create a police report (see Step 5).

Provide information about the crime at [IdentityTheft.gov](http://IdentityTheft.gov) - this information will be used to create a personalized action plan, and the website can help to track progress, pre-fill forms and letters, and update the plan as needed.

## STEP 5 – Report the Identity Theft to Law Enforcement

After receiving an identity theft report from the FTC, you may ask the local police department to create a police report documenting the identity theft allegation. Ask law enforcement for a copy of the report, if possible.

You will need to bring:

- the FTC Identity Theft Report;
- government identification;
- proof of address; and
- any other proof of the identity theft.

The combination of the police report and identity theft report will create a record that can be used with creditors, banks, credit reporting companies, and other financial institutions to officially corroborate that the identity theft has occurred.

After contacting the local police, you can also contact the following:

- District Attorney - Contact the local district attorney's Office.
- Attorney General - Contact the attorney general's consumer protection unit and the prosecution unit to report the fraud. Find contact information at [www.naag.org](http://www.naag.org)
- Federal Law Enforcement - Contact the local FBI field office or submit an online tip at <http://tips.fbi.gov>. Look up the local field office at [www.fbi.gov/contact-us/field](http://www.fbi.gov/contact-us/field).

## STEP 6 – Consider Placing an Extended Fraud Alert and/or Credit Freeze

Once the identity theft report and police report are obtained, you may wish to request an extended fraud alert with the three credit reporting companies. This alert will require companies issuing credit in your name to verify that you are actually attempting to open a line of credit.

- Contact all three credit reporting companies separately.
- Use the identity theft report (the combination of the police report and FTC identity theft report) to create an extended fraud alert:
  - The extended fraud alert is free.
  - The extended fraud alert is good for seven years.
  - The extended fraud alert entitles you to two free credit reports from all three of the credit reporting companies within 12 months of placing the extended alert.
- If permitted in your state, consider placing a credit freeze on your credit report. A credit freeze prevents companies from checking someone's credit, making it more difficult for fraudsters to use your identity to obtain credit. A credit freeze will also affect your own ability to access credit (including legitimate lender and employer inquiries), so carefully consider if this option is right for you.

## STEP 7 – Order Three Free Credit Reports

Once an extended fraud alert is created, you are entitled to free credit reports from each of the credit reporting companies.

To obtain your free credit reports:

- call all three credit reporting companies, inform them of the fraud alert, and request a free copy of your credit report; and
- ask each company to show only the last four digits of your Social Security number on the report.

## STEP 8 – Contact the Internal Revenue Service

Even if you do not think the identity theft is related to your taxes, it is possible that your Social Security number could be used to file fraudulent tax returns. The IRS provides assistance in cases involving identity theft. You may need to submit an IRS Identity Theft Affidavit (Form 14039).

### **IRS Identity Protection Specialized Unit**

(800) 908-4490

[www.irs.gov/identitytheft](http://www.irs.gov/identitytheft)

## STEP 9 – Contact the Social Security Administration

If you suspect your Social Security number has been misused, call the Social Security Administration to report the misuse.

### **Social Security Administration Fraud Hotline**

(800) 269-0271

(866) 501-2101 (TTY)

P.O. Box 17785

Baltimore, MD 21235

## STEP 10 – Dispute Fraudulent Activity

If any of the perpetrator's fraudulent efforts were successful, you also will need to take the following steps, broken down by category:

### **Check Fraud/Bank Account Identity Theft**

- Contact any financial institution where you have a checking or savings account or where your identity was used to fraudulently open such an account.

- Close these accounts, fraudulent or otherwise.
- Ask the bank to report the identity theft to check verification services.

## Credit Card Identity Theft

- Carefully read account statements regularly to look for fraudulent charges.
- Contact relevant banks or credit card companies to dispute fraudulent charges.

## Fraudulent Loan or Other Debt Identity Theft

- Contact the three credit reporting companies (Equifax, Experian, and Transunion—see Step 1) as well as the companies that issued the credit to dispute any fraudulent lines of credit in your name.
- Contact any debt collector for a fraudulent debt **within 30 days** of receiving notice.
- Use copies of the police report, identity theft affidavit, and any other documents to assist in this process (see Steps 4-5).
- Obtain copies of any documents used to apply for credit or make charges in your name.
- Contact the credit reporting companies and file a dispute about fraudulent activity on your credit report.

## Medical Identity Theft

- Request from your health insurance company a list of benefits that were paid to date.
- Examine records from medical and pharmacy providers for accuracy and request corrections, as needed. If the request to review or correct your medical records is refused, file a complaint at the U.S. Department of Health and Human Services at [www.hhs.gov/ocr/hipaa](http://www.hhs.gov/ocr/hipaa). Consumers have a right to correct their medical records.

Sample letters for contacting banks and other companies are available from the FTC at [www.identitytheft.gov/sample-letters](http://www.identitytheft.gov/sample-letters)

### ATTEND TO YOUR HEALTH

The toll of financial fraud may extend well beyond lost money.

FINRA Foundation research indicates that nearly **two-thirds of fraud victims experience at least one severe emotional consequence**—including stress, anxiety, insomnia, and depression.

If you are suffering in the aftermath of a financial crime, seek help. Many mental health professionals offer services on a sliding-fee scale.

## STEP 11 – Consider Civil Remedies

Civil attorneys who work for victims of financial fraud can analyze the particular facts and circumstances of your case and counsel you on the available civil remedies. The National Crime Victim Bar Association can provide referrals to attorneys who litigate on behalf of victims of crime and who offer initial consultations at no cost or obligation.

## National Crime Victim Bar Association

For a referral, email: [attorneyreferrals@victimsofcrime.org](mailto:attorneyreferrals@victimsofcrime.org)

Find more information about civil justice at [www.victimbar.org](http://www.victimbar.org).

There are several potential civil options for victims of identity theft:

- Many states have laws that allow you to directly sue the identity thief.
- A business or organization that failed to properly secure your personal information may be held liable if the perpetrator used that information to steal your identity.
- Banks may be held liable for failing to prevent identity thieves from opening a checking account in your name.
- Under the Fair Credit Reporting Act, credit reporting agencies may be required to pay you damages for failing to add an identity theft annotation to your credit report.

## Step 12 - Follow Up

Review the steps you've taken and follow up after 30 days with any law enforcement agencies or organizations that serve victims.

## PREVENTION TIPS

Once your identity has been stolen, even if you have completed the steps above, you may be more susceptible to a compromised identity in the future.

### Protect Yourself:

- Keep all personal and financial records in a locked storage device or in a password-protected electronic file.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you have initiated the contact or know the person who you are communicating with.
- Shred all paper with identifying information before disposing of it.
- Use caution at stand-alone ATM kiosks, gas pumps, and other places where credit cards are often swiped and skimmers could be used.

### Check:

- Monitor bank and credit card accounts weekly.
- Regularly monitor your credit reports. A free copy from each of the three major credit reporting companies is available every 12 months through [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Review the information at [www.safechecks.com](http://www.safechecks.com) to find out how to order safer checks.

## Stop:

- When someone requests your Social Security number, ask if you can provide alternate information. At medical offices, use an identifier that is not your Social Security number.
- Be alert to impersonators. If a company, even one you have an account with, sends an email asking for personal information, don't click on any links. Instead, type the company name into your web browser, go to their site, and contact them through customer service. Or, call the customer service number listed on your account statement or the back of your credit/debit card. Ask whether the company really sent a request.
- Beware of phone calls that display "IRS" in the caller ID or a Washington, DC, area code. As tax scams increase, know that the IRS will first contact you by mail if they need to reach you. To verify correspondence, call the IRS directly at (800) 829-1040.
- Refer to [www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft) for a complete list of prevention tips.



## TAKING ACTION:

# Investment Fraud Victim Recovery Checklist

Financial fraud is real and can be devastating. If you are a victim, you may be coping with the aftermath of a compromised identity, damaged credit, and financial loss, as well as a painful range of emotions including anger, fear, and frustration.

Full financial recovery may be difficult to achieve; however, it is critical that you report the crime as quickly as possible. Reporting any financial fraud, no matter how small, helps law enforcement, regulators, and government agencies put a stop to the fraud, prevent the victimization of more consumers, and pursue the criminals committing the fraud.

Very often, perpetrators will dispose of your money immediately after taking it. You may never get your money back. That said, your recovery is about more than lost money. It's about protecting your future financial health and assets and finding ways for you to recover emotionally from the crime.

We recommend taking the steps below to reclaim power from the fraudsters and help you move forward.

## STEP 1 – Create an Investment Fraud File

Start by collecting all relevant documentation concerning the fraud in one file that is kept in a secure location. The file should include:

- a contact sheet of the perpetrator's name, mail and email addresses, telephone numbers, and website address, as well as any of the fraudster's purported regulatory registration numbers;
- a timeline of events, which may span many years;
- the police report, if any;
- your most recent credit report from all three credit reporting companies (see text box on following page);
- any evidence of the fraud or deception;
- logs of any phone conversations, with dates, names and phone numbers of any representatives with whom you spoke, and notes on what information they gave you; and

- any other relevant documentation concerning the fraud.

## STEP 2 – Know Your Rights

You have rights imparted by federal and, in some cases, state law. Learn about your rights to better protect yourself.

- For federal victim rights, the U.S. Department of Justice provides information on victim rights at <https://www.justice.gov/usao/resources/crime-victims-rights-ombudsman>.
- For state victim rights, check with your state attorney general, whose contact information is available at [www.naag.org](http://www.naag.org).
- The North American Securities Administrators Association (NASAA) publishes the following “Investor Bill of Rights”: [www.nasaa.org/2715/investor-bill-of-rights](http://www.nasaa.org/2715/investor-bill-of-rights).

## STEP 3 – Report to Regulators

The entities below are the national, federal, and state regulatory agencies for investment products and professionals. You may benefit from reporting the fraud to as many agencies as apply.

### Financial Industry Regulatory Authority

9509 Key West Avenue

Rockville, MD 20850-3329

Phone: (301) 590-6500 – for all investors

Toll Free: (844) 57-HELPS / (844) 574-3577 – FINRA Securities Helpline for Seniors®

[www.finra.org/seniorhelpline](http://www.finra.org/seniorhelpline) – for senior investors

[www.finra.org/complaint](http://www.finra.org/complaint) – for complaints against brokers or brokerage firms

[www.finra.org/fileatip](http://www.finra.org/fileatip) – for tips related to suspected fraud

### U.S. Securities and Exchange Commission

Office of Investor Education and Advocacy

100 F Street, NE

Washington, DC 20549-5631

(800) SEC-0330

Fax: (202) 772-9295

[www.sec.gov/complaint.shtml](http://www.sec.gov/complaint.shtml)

## CREDIT REPORTING COMPANIES

[AnnualCreditReport.com](http://AnnualCreditReport.com) is the only official source for free credit reports. All consumers, regardless of a fraud alert, are entitled to receive one free credit report every 12 months from each of the following companies.

### EQUIFAX

(800) 685-1111

[www.equifax.com](http://www.equifax.com)

### EXPERIAN

(888) 397-3742

[www.experian.com](http://www.experian.com)

### TRANSUNION

(800) 916-8800

[www.transunion.com](http://www.transunion.com)

## North American Securities Administrators Association

(202) 737-0900

[www.nasaa.org](http://www.nasaa.org) – search for state-specific contact information

## National Association of Insurance Commissioners

[https://content.naic.org/state\\_web\\_map.htm](https://content.naic.org/state_web_map.htm) – search for state-specific contact information

<https://content.naic.org/consumer.htm> – for filing a complaint

## National Futures Association

Compliance Department – Customer Complaints

300 South Riverside Plaza, Suite 1800

Chicago, IL 60606

(312) 781-1300

Fax: (312) 559-3599

[www.nfa.futures.org/basicnet/Complaint.aspx](http://www.nfa.futures.org/basicnet/Complaint.aspx)

## U.S. Commodity Futures Trading Commission

Office of Cooperative Enforcement

1155 21 Street, NW

Washington, DC 20581

(866) FON-CFTC / (866) 366-2382

[www.cftc.gov/TipOrComplaint](http://www.cftc.gov/TipOrComplaint)

## FBI's Internet Crime Complaint Center

[www.ic3.gov](http://www.ic3.gov)

## ASSET FORFEITURE

Returning assets to victims of crime is a top priority of the **Department of Justice Asset Forfeiture Program**.

During the past decade, the victims compensation program has returned more than **\$5 billion in forfeited assets** to victims, through the granting of petitions for remission, or by transferring forfeited funds to courts for payment of restitution through restoration.

For more information, please visit the department's website at: [www.justice.gov/criminalmlars/victims](http://www.justice.gov/criminalmlars/victims)

## STEP 4 – Report the Fraud to Law Enforcement

Reporting the investment fraud to law enforcement is important to begin the recovery process, ensure the responsible parties are investigated, and prevent further damage to other individuals.

- **Local Law Enforcement** – Contact any local law enforcement office to file a police report. Ask for a copy of the police report, if possible.
- **District Attorney** – Contact your local district attorney's Office.
- **Attorney General** – Contact your attorney general's consumer protection unit and the prosecution unit to report the fraud. Find contact information at [www.naag.org](http://www.naag.org).
- **Federal Law Enforcement** – Contact your local FBI field office or submit an online tip at <http://tips.fbi.gov>. Look up your local field office at [www.fbi.gov/contact-us/field](http://www.fbi.gov/contact-us/field).

## STEP 5 – Report the Fraud to the Federal Trade Commission

Lodging a complaint with the Federal Trade Commission, using the FTC's complaint assistant, will enter the fraud into the Consumer Sentinel Network so that law enforcement can stop ongoing fraud and track these crimes. *This process will not initiate a criminal investigation of your case.*

**Federal Trade Commission Complaint Assistant**

(877) FTC-HELP

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

### ATTEND TO YOUR HEALTH

The toll of financial fraud may extend well beyond lost money.

FINRA Foundation research indicates that nearly **two-thirds of fraud victims experience at least one severe emotional consequence**—including stress, anxiety, insomnia, and depression.

If you are suffering in the aftermath of a financial crime, seek help. Many mental health professionals offer services on a sliding-fee scale.

## STEP 6 – Consider Civil Remedies

You may be able to recover some of your lost assets through arbitration, mediation, or a civil lawsuit. If a securities broker is involved in the fraud, you may file an arbitration claim with or without an attorney. FINRA offers an overview of the dispute resolution process ([www.finra.org/optionsforinvestors](http://www.finra.org/optionsforinvestors)).

In some cases, the best potential for recovery of lost assets is through civil suits. Civil attorneys who work for victims of financial fraud can analyze the particular facts and circumstances of your case and counsel you on the available civil remedies. You should be aware that civil lawsuits take time, and even if you prevail, it can be difficult to collect on a judgment, especially if money or other assets have disappeared.

The National Crime Victim Bar Association and the Public Investors Arbitration Bar Association ([www.piaba.org](http://www.piaba.org)) can provide referrals to attorneys who litigate on behalf of victims of crime or injured investors, respectively, who may offer you an initial consultation at no cost or obligation.

## National Crime Victim Bar Association

For a referral, email: [attorneyreferrals@victimsofcrime.org](mailto:attorneyreferrals@victimsofcrime.org)

Find more information about civil justice at [www.victimbar.org](http://www.victimbar.org).

In addition, some law schools provide services to victims in the form of investor advocacy or securities arbitration clinics. Search the FINRA ([www.finra.org/FindAnAttorney](http://www.finra.org/FindAnAttorney)) or SEC ([www.sec.gov/answers/arbclin.htm](http://www.sec.gov/answers/arbclin.htm)) website for a list of clinics.

## STEP 7 – Follow Up

Review the steps you've taken and follow up after 30 days with any law enforcement agencies or organizations that serve victims.

## PREVENTION TIPS

Once you have been a victim of investment fraud, you may be targeted more frequently for other scams, especially if your information or identity may have been compromised.

### Protect Yourself:

- Learn to recognize the red flags of persuasion in sales pitches. Start at <https://www.finra.org/investors/protect-your-money>.
- Reduce exposure to sales pitches and use care with free lunch or dinner seminars.
- Develop a "refusal script."
- Read and save financial account statements, and verify information is consistent with your records:
  - Investments are as expected.
  - All trades were authorized, and the dates align with your notes.
  - Fees are disclosed and as expected.
- Assess your tolerance for risk. Can you afford to lose some or all of the amount you invested?

### Ask:

- Before working with a broker or other financial salesperson, ask:
  - Who licensed you to sell financial products? Are you a licensed broker? If not, why not?
- Before buying an investment product:
  - Is this investment registered with the U.S. Securities and Exchange Commission (SEC)? What are the risks? What could go wrong?

## Check:

- Before working with a financial salesperson, verify that he or she is indeed licensed with the registering agency and that the salesperson's license is up to date. Check the licensing status, employment history, and disciplinary history (if any) of:
  - Brokers and brokerage firms using FINRA BrokerCheck: [www.finra.org/brokercheck](http://www.finra.org/brokercheck)
  - Investment advisers using the SEC's Investment Adviser Public Disclosure Database: [www.investor.gov](http://www.investor.gov)
  - Brokers, firms, and investment advisers by contacting your state securities regulator: [www.nasaa.org](http://www.nasaa.org)
  - Insurance agents by contacting your state insurance regulator: [www.naic.org](http://www.naic.org)
- Before buying an investment product, verify that the investment is registered with the SEC. Go to [www.investor.gov](http://www.investor.gov). If you were informed the investment is not registered, learn how you can verify information with a third party that does not have a vested interest in the investment.

## TAKING ACTION:

# Mortgage and Lending Fraud Victim Recovery Checklist

### **Being scammed out of your home can be financially and emotionally devastating.**

If you are a victim, you may be coping with the aftermath of damaged credit and financial loss, as well as a painful range of emotions including anger, fear, and frustration.

It may be difficult to achieve full financial recovery or to avoid foreclosure; however, it is critical that you report the crime as quickly as possible. Reporting any financial fraud helps law enforcement, regulators, and government agencies put a stop to the fraud, prevent the victimization of more consumers, and pursue the criminals committing the fraud.

Very often, perpetrators will dispose of your money immediately after taking it. You may never get your money back. That said, your recovery is about more than lost money. It's about protecting your future financial health and assets and finding ways for you to recover emotionally from the crime.

We recommend taking the steps below to reclaim power from the fraudsters and help you move forward.

## STEP 1 – Create a Lending Fraud File

Start by collecting all relevant documentation concerning the fraud in one file that is kept in a secure location.

The file should include:

- a contact sheet of the perpetrator's name, mail and email addresses, telephone numbers, and website address, as well as any of the fraudster's purported regulatory registration numbers;
- a timeline of events, which may span many years;
- the police report, if any;
- your most recent credit report from all three credit reporting companies (see Step 7);
- any evidence of the fraud or deception;

- logs of any phone conversations, with dates, names and phone numbers of any representatives with whom you spoke, and notes on what information they gave you; and
- any other relevant documentation concerning the fraud.

## STEP 2 – Know Your Rights

You have rights imparted by federal and, in some cases, state law. Learn about your rights to better protect yourself.

- For federal victim rights, the U.S. Department of Justice provides information on victim rights at <https://www.justice.gov/usao/resources/crime-victims-rights-ombudsman>.
- For state victim rights, check with your state attorney general, whose contact information is available at [www.naag.org](http://www.naag.org).

## STEP 3 – Report to the Appropriate Agencies

You may benefit from reporting the fraud to as many agencies as apply. For instance, if the fraud was mortgage fraud, you can report both to the state agencies responsible for that type of crime and to the inspector general for the U.S. Department of Housing and Urban Development. If the fraud was perpetrated by an attorney, you may consider contacting the state bar association.

### Mortgage Fraud

#### **Housing and Urban Development (HUD) Office of the Inspector General**

451 7th Street, SW

Washington, DC 20410

(800) 347-3735

Fax: (202) 708-4829

[hotline@hudoig.gov](mailto:hotline@hudoig.gov)

### Mortgage Loan Modification Fraud

#### **Consumer Financial Protection Bureau (CFPB)**

(877) 411-2372

[www.consumerfinance.gov](http://www.consumerfinance.gov)

#### **Prevent Loan Scams**

[www.preventloanscams.org](http://www.preventloanscams.org)



## Any Lending Fraud

### Federal Trade Commission Complaint Assistant

(877) FTC-HELP

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

## State Agencies for All Types of Fraud

- Look up the agency to report to at [www.preventloanscams.org/states](http://www.preventloanscams.org/states).

## STEP 4 – Report the Fraud to Law Enforcement

Reporting the lending fraud to law enforcement is important to begin the recovery process, ensure the responsible parties are investigated, and prevent further damage to other individuals.

- **Local Law Enforcement** – Contact any local law enforcement office to file a police report. Ask for a copy of the police report, if possible.
- **District Attorney** – Contact your local district attorney's office.
- **Attorney General** – Contact your attorney general's consumer protection unit and the prosecution unit to report the fraud. Find contact information at [www.naag.org](http://www.naag.org).
- **Federal Law Enforcement** – Contact your local FBI field office or submit an online tip at <http://tips.fbi.gov>. Look up your local field office at [www.fbi.gov/contact-us/field](http://www.fbi.gov/contact-us/field).

### FREE CREDIT REPORT

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is the only official source for free credit reports.

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#### EXPERIAN

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[www.experian.com](http://www.experian.com)

#### TRANSUNION

(800) 916-8800

[www.transunion.com](http://www.transunion.com)

## STEP 5 – Report the Fraud to the Federal Trade Commission

Lodging a complaint with the Federal Trade Commission, using the FTC's complaint assistant, will enter the fraud into the Consumer Sentinel Network so that law enforcement can stop ongoing fraud and track these crimes. *This process will not initiate a criminal investigation of your case.*

### Federal Trade Commission Complaint Assistant

(877) FTC-HELP

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

## STEP 6 – Contact a Housing Counselor (If Mortgage-Related)

The U.S. Department of Housing and Urban Development provides housing counselors for individuals buying a home, refinancing a home, or attempting to avoid foreclosure. Find a local housing counselor at [www.hud.gov/program\\_offices/field\\_policy\\_mgt/localoffices](http://www.hud.gov/program_offices/field_policy_mgt/localoffices) or call the Housing Counselor Referral Line at (800) 569-4287.

## STEP 7 – Treat the Loan Fraud as Identity Theft

Because loan fraudsters may have information pertaining to your identity, including your Social Security number, you also will need to visit [www.IdentityTheft.gov](http://www.IdentityTheft.gov) for more information on reporting, handling, and preventing identity theft.

## STEP 8 – Consider Civil Remedies

Often the best potential for recovery of lost assets is through civil suits. In some cases, civil lawsuits have been used to remove liens from victims' homes and provide victims with good title to their homes. Civil attorneys who work for victims of financial fraud can analyze the particular facts and circumstances of your case and counsel you on the available civil remedies. The National Crime Victim Bar Association can provide referrals to attorneys who litigate on behalf of victims of crime and who offer initial consultations at no cost or obligation.

### National Crime Victim Bar Association

For a referral, email: [attorneyreferrals@victimsofcrime.org](mailto:attorneyreferrals@victimsofcrime.org)

Find more information about civil justice at [www.victimbar.org](http://www.victimbar.org).

### ATTEND TO YOUR HEALTH

The toll of financial fraud may extend well beyond lost money.

FINRA Foundation research indicates that nearly **two-thirds of fraud victims experience at least one severe emotional consequence**—including stress, anxiety, insomnia, and depression.

If you are suffering in the aftermath of a financial crime, seek help. Many mental health professionals offer services on a sliding-fee scale.

## STEP 9 – Follow Up

Review the steps you've taken and follow up after 30 days with any law enforcement agencies or organizations that serve victims.

## PREVENTION TIPS

Once you have been a victim of fraud, you may be targeted more frequently for other scams. Because your information or identity may have been compromised, beware of schemes that require you to pay in advance for loan modifications and deals that guarantee results or claim to be “no money down.”

### Protect Yourself:

- Do not make a false statement on your loan application, such as overstating your income.
- Never sign a blank document or a document containing blank lines.
- Read all documents before signing.
- If you don't understand what you're signing, hire an attorney to review the documents for you.

### Stop:

- If the terms of a loan sound too good to be true, they probably are.
- Resist high-pressure tactics. Tell the sales person you need time to consider your decision.

### Check:

- Find a housing counselor through the U.S. Department of Housing and Urban Development at (888) 995-HOPE.
- Get referrals for loan and mortgage professionals when you want to obtain a loan or mortgage.
- Verify the licenses of mortgage and loan professionals with state, county, or city regulatory agencies.
- Beware of “no money down” and “no doc” loans. “No doc” loans do not require borrowers to provide documentation of their income. Take extra care to check out the source of these loans with a housing counselor.

## TAKING ACTION:

# Mass Marketing and Other Fraud Victim Recovery Checklist

Fake checks, foreign lotteries, and sweepstakes schemes are just a few examples of mass-marketing fraud. These schemes are characterized by the use of **false promises** of cash prizes, services, goods, or good works in exchange for fees, donations, or purchases. Scams may be committed through the mail, telephone, email, television, or any other form of mass or individual communication. If you are a victim of this type of financial crime, you may be coping with the aftermath of a compromised identity, damaged credit, financial loss, concern for your physical safety, and a **painful range of emotions** including anger, fear, and frustration.

Full financial recovery may be difficult to achieve; however, it is critical that you report the crime as quickly as possible. Reporting any financial fraud, no matter how small, helps law enforcement, regulators, and government agencies put a stop to the fraud, prevent the victimization of more consumers, and pursue the criminals committing the fraud.

Very often, perpetrators will dispose of your money immediately after taking it. You may never get your money back. That said, your recovery is about more than lost money. It's about protecting your future financial health and assets and finding ways for you to recover emotionally from the crime.

We recommend taking the steps below to reclaim power from the fraudsters and help you move forward.

## STEP 1 – Create a Mass-Marketing or Other Fraud File

Start by collecting all relevant documentation concerning the fraud in one file that is kept in a secure location. The file should include:

- a contact sheet of the perpetrator's name, mail and email addresses, telephone numbers, and website address, as well as any of the fraudster's purported regulatory registration numbers;
- a timeline of events, which may span many years;
- the police report, if any;

- your most recent credit report from all three credit reporting companies (see box);
- any evidence of the fraud or deception;
- logs of any phone conversations, with dates, names, and phone numbers of any representatives with whom you spoke, and notes on what information they gave you; and
- any other relevant documentation concerning the fraud.

## STEP 2 – Know Your Rights

You have rights imparted by federal and, in some cases, state law. Learn about your rights to better protect yourself.

- For federal victim rights, the U.S. Department of Justice provides information on victim rights at <https://www.justice.gov/usao/resources/crime-victims-rights-ombudsman>.
- For state victim rights, check with the state Attorney General, whose contact information is available at [www.naag.org](http://www.naag.org).

## STEP 3 – Report Fraud to the Federal Trade Commission

Lodging a complaint with the Federal Trade Commission, using the FTC’s complaint assistant, will enter the fraud into the Consumer Sentinel Network so that law enforcement can stop ongoing fraud and track these crimes. *This process will not initiate a criminal investigation of your case.*

### **Federal Trade Commission Complaint Assistant**

(877) 438-4338

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

## STEP 4 – Report the Fraud to Law Enforcement

Reporting the fraud to law enforcement is important to begin the recovery process, ensure the responsible parties are investigated, and prevent further damage to other individuals.

- **Local Law Enforcement** – Contact any local law enforcement office to file a police report. Request a copy of the police report.
- **District Attorney** – Contact your local district attorney’s office.

### **FREE CREDIT REPORT**

[AnnualCreditReport.com](http://AnnualCreditReport.com)

is the only official source for free credit reports.

All consumers, regardless of a fraud alert, are entitled to receive one free credit report every 12 months from each of the following companies:

#### **EQUIFAX**

(800) 685-1111

[www.equifax.com](http://www.equifax.com)

#### **EXPERIAN**

(888) 397-3742

[www.experian.com](http://www.experian.com)

#### **TRANSUNION**

(800) 916-8800

[www.transunion.com](http://www.transunion.com)

- **Attorney General** – Contact your attorney general’s consumer protection unit and the prosecution unit to report the fraud. Find contact information at [www.naag.org](http://www.naag.org).
- **Federal Law Enforcement** – Contact your local FBI field office or submit an online tip at <http://tips.fbi.gov>. Look up your local field office at [www.fbi.gov/contact-us/field](http://www.fbi.gov/contact-us/field).

## STEP 5 – Report to Other Appropriate Agencies

It is important to report mass-marketing fraud, no matter the amount in question. The more reports that are made, the easier it is for authorities to hold the perpetrators accountable. Depending on whether the fraud was perpetrated by mail, using wire transfers, or over the internet, report to the following agencies:

### Consumer Scams

**Better Business Bureau’s Scam Tracker**

[www.bbb.org/scamtracker](http://www.bbb.org/scamtracker)

**Fraud.org - a project of the National Consumer’s League**

[www.fraud.org](http://www.fraud.org)

### Mail Fraud (including Foreign Lottery Scams)

**U.S. Postal Inspection Service**

(877) 876-2455

[www.postalinspectors.uspis.gov](http://www.postalinspectors.uspis.gov)

Online Reporting Form: <https://www.uspis.gov/report/>

### Wire Transfer or Internet-Based Fraud (Cyber-Crime)

**FBI’s Internet Crime Complaint Center**

[www.ic3.gov](http://www.ic3.gov)

## STEP 6 – Consider Civil Remedies

The best potential for recovery of lost assets may be through civil suits. Civil attorneys who work for victims of financial fraud can analyze the particular facts and circumstances of your case and counsel you on the available civil remedies. The National Crime Victim Bar Association can provide referrals to attorneys who litigate on behalf of victims of crime and who offer initial consultations at no cost or obligation.

Even if your individual losses are not large enough to make a civil lawsuit feasible, in cases of mass-marketing fraud where there are multiple victims, the collective losses of many victims may make a civil suit a more practical option.

## National Crime Victim Bar Association

For a referral, email: [attorneyreferrals@victimsofcrime.org](mailto:attorneyreferrals@victimsofcrime.org)

Find more information about civil justice at

[www.victimbar.org](http://www.victimbar.org).

## Step 7 – Follow Up

Review the steps you've taken and follow up after 30 days with any law enforcement agencies or organizations that serve victims.

## PREVENTION TIPS

Once you have been a victim of mass-marketing fraud, you may be targeted more frequently for other scams.

### Protect Yourself:

- Get to know the red flags of fraud, and sign up for the FTC's consumer alerts at [ftc.gov](http://ftc.gov).
- Shred suspicious mail.
- Get all offers in writing.
- Take your name off of solicitation lists. Click below to remove yourself from:

Direct mail and email offers:

[www.dmchoice.org](http://www.dmchoice.org)

Online cookie collecting:

[www.networkadvertising.org](http://www.networkadvertising.org)

Credit card offers:

[www.optoutprescreen.com](http://www.optoutprescreen.com) or (888) 567-8688

Telemarketing calls:

[www.donotcall.gov](http://www.donotcall.gov).

Block robocalls:

[www.nomorobo.com](http://www.nomorobo.com)

### Stop:

- Be cautious when any salesperson solicits you, instead of you seeking them.
- Don't do business with anyone who solicits your money in advance of awarding a prize.
- Don't deposit checks sent by companies that claim the check is for fees or taxes on lottery winnings.
- Don't participate in foreign lotteries. It is against the law.
- Don't respond to junk mail.

### Check:

- Check the credentials of sellers with unbiased, third-party sources, if possible.
- Check with your state business licensing agency (names vary) to verify that the service provider is properly licensed.
- Check with your local Better Business Bureau to see if there are any related complaints.

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