



# MANSCKE WEALTH MANAGEMENT

## Identity Theft Help Guide

*At Manske Wealth Management, we take great measures to protect our clients. We understand that protecting your personal information is an essential part of our commitment to helping you achieve our financial goals so we've prepared this guide to help you defend yourself against identity theft.*

### 1) How do I easily check my three credit reports for items that are not actually mine?

Every 12 months, you can easily request a free copy of your three credit reports at: ([www.annualcreditreport.com/](http://www.annualcreditreport.com/)) To check your credit report more frequently, you can use Credit Karma ([www.creditkarma.com/](http://www.creditkarma.com/)) which offers free continuous access to your Equifax and TransUnion credit reports.

### 2) How do I protect my identity so that I can stop someone from using my personal information and credit?

You can set an initial fraud alert that lasts 90 days and requires creditors to take extra steps to verify your identity before issuing credit. When someone uses your SSN, the credit reporting agencies have to send your phone number to the creditor, and the bank has to call you to confirm that you applied. You can apply here:

Equifax - [www.alerts.equifax.com](http://www.alerts.equifax.com) or 1-800-525-6285

Experian- [www.experian.com/fraud](http://www.experian.com/fraud) or 1-888-397-3742

TransUnion- [www.fraud.transunion.com/](http://www.fraud.transunion.com/) or 1-800-680-7289

Once you submit your initial fraud alert to one credit bureau, they will automatically notify the rest so you only need to apply to one. Initial fraud alerts are free and only last for 90 days. So after 90 days have passed, you have two options: (1) remind yourself to renew the fraud alert every 90 days or (2) submit an extended fraud alert which lasts **7 years**. If you choose to submit an extended fraud alert, you will have to provide an *identity theft report*. Identity theft reports require you to file a report with a federal, state, or local law enforcement agency. Extended fraud alerts are free, and when you place it with one bureau, you are also placing it with all 3.

## Important Resources

#### Equifax

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

Fraud alert: 1-800-525-6285

#### TransUnion

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

Fraud alert: 1-800-680-7289

#### Social Security Administration

[www.ssa.gov/org](http://www.ssa.gov/org)

Fraud Hotline: 1-800-269-0271

#### Annual Credit Report

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

Report request: 1-877-322-8228

#### Experian

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

Fraud alert: 1-888-397-3742

#### Federal Trade Commission

<http://www.ftc.gov/complaint>

ID Theft Hotline: 1-877-438-4338



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### 3.) What's a good checklist now that I've had my identity stolen in some way?

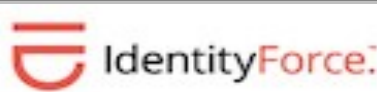
- ☐ **Call the companies where the fraud occurred.** Call the company's fraud department and explain that someone stole your identity. Ask them to close or freeze the accounts. Change logins, passwords and PINS for your accounts.
- ☐ **Place a fraud alert.** Place a fraud alert with one of the three credit bureaus. That company must tell the other two about your fraud alert. It will make it harder for someone to open new accounts in your name.
- ☐ **Check your credit report.** Request your credit report and check for any new accounts opened in your name. New accounts may take up to 6 months to show up, so continue to monitor your credit report.
- ☐ **Report identity theft to the Federal Trade Commission.** Call the FTC's identity theft hotline at 1-877-438-4338 or visit ([www.ftc.gov/complaint](http://www.ftc.gov/complaint)). They will help you create your Identity Theft Affidavit which your local police department may need.
- ☐ **File a report with local police.** Report the crime to your local police department and request a report. A police report may be necessary to help convince creditors that someone opened an account in your name and to request an extended fraud alert.
- ☐ **Contact the Social Security Administration.** To report fraudulent use of your Social Security Number, fill out the SSA's online complaint form at ([www.ssa.gov/org](http://www.ssa.gov/org)) or call their fraud hotline at 1-800-269-0271.
- ☐ **Keep a record.** Recovering from identity theft can be a long and complicated process, so it is important to keep a record of all communications. Send all letters by certified mail and keep copies. If you think your case might lead to a lawsuit, keep track of how much time you spend dealing with the problem.
- ☐ **Complete IRS Form 14039 (Identity Theft Affidavit).** Use a fillable form at [IRS.gov](http://IRS.gov), print, then mail or fax according to instructions ([www.irs.gov/pub/irs-pdf/f14039.pdf](http://www.irs.gov/pub/irs-pdf/f14039.pdf)).

### Top Three Identity-Theft Protection Tools



**LifeLock Ultimate Plus**  
[www.lifelock.com/](http://www.lifelock.com/)  
1-800-780-7505

**Price:** \$29.99/month  
**Credit scores and reports:** Equifax, Experian, TransUnion  
**Financial Activity Alerts:** Email and SMS  
**Identity Protection Alerts:** Emails, SMS, and Phone  
**Insurance:** None (LifeLock will spend up to \$1,000,000 in restoration)



**Identity Guard Premium**  
[www.identityguard.com/](http://www.identityguard.com/)  
1-855-727-5801

**Price:** \$24.99/month  
**Credit scores and reports:** Equifax, Experian, TransUnion  
**Financial Activity Alerts:** None  
**Identity Protection Alerts:** Emails and SMS  
**Insurance:** \$1,000,000



**Identity Force UltraSecure+Credit**  
[www.identityforce.com](http://www.identityforce.com)  
1-877-433-6723

**Price:** \$23.95/month  
**Credit scores and reports:** Equifax, Experian, TransUnion  
**Financial Activity Alerts:** None  
**Identity Protection Alerts:** Emails and SMS  
**Insurance:** \$1,000,000