



HOME LOAN

QUICKEN LOANS GUIDE

Protecting Your Identity



Home Loan U is a free educational series from Quicken Loans, created to help you make the most of your home, and home financing, at every stage of life.



Quicken Loans
The Easiest Way to Get a Home Loan®

TABLE OF CONTENTS

Welcome to the Home Loan U Guide to Protecting Your Identity from Quicken Loans. Here, you'll learn the importance of protecting your identity and how identity theft can affect your finances. If you're looking for the tools you need to avoid identity theft or how to stop thieves in their tracks so you can achieve your financial goals, you're in the right place. Here's what you can expect to learn:

Identity Theft 101:

Your Crash Course in Protecting Your Identity **4-5**

A Lesson on Methodology **6-8**

Don't Let Cheaters Win:

Lecture Notes on How to Avoid Becoming a Victim **9-14**

Lesson Learned:

What to Do If You Are a Victim of Identity Theft **15-17**

Cheaters Never Win **18**

Never Stop Learning:

Count on Quicken Loans for Life **19**

Contacts at a Glance **20-22**

IDENTITY THEFT 101: YOUR CRASH COURSE IN PROTECTING YOUR IDENTITY

WHAT IS IDENTITY THEFT?

Definition:

Simply put, “identity theft” is the use of a person’s identity to commit fraud.

More specifically, it is a criminal act in which one person deliberately uses another’s personal information to commit fraud and achieve financial gain, while avoiding being caught.

Thieves can also use your information in several ways. They can:

- Obtain false identification (such as driver’s licenses or passports)
- Accumulate unauthorized charges to your credit cards or withdraw from your bank accounts
- Obtain new accounts or loans in your name
- Commit tax fraud

Thieves gain access to your Social Security number, credit card numbers, and other personally identifying information in any number of ways. They may snatch your wallet or purse, steal your mail or trick you into giving your information away. And adults are not the only targets. Children are also becoming victims of identity theft because thieves are using their Social Security numbers for their profit. And the young victims may not even find out until years later when they try to apply for a credit card or a student loan!

Of the people who knew how their identity was compromised, many of those cases could have been prevented, had the victim taken certain precautions. Victims spent an average of 28 hours and \$675 dollars out-of-pocket resolving their case.

EXTRA CREDIT

Protect These Items!

Here are some of the important documents and information that you’ll need to keep an eye on.

Most Valuable Information:

- **Social Security Number (SSN)**
- **Credit card account information**
- **Bank account information**
- **Name, address, and phone number**
- **Date of birth**
- **Mother’s maiden name**
- **Driver’s license**

As identity theft grows, so do the number of stories reported in the news, making the general public more and more aware of this crime. Given how pervasive and destructive as this crime can be, law enforcement officials continue to work hard, with the help of victims, to stop identity theft and catch the perpetrators. Several government agencies, most notably the Federal Trade Commission (FTC), are good contacts for reporting cases of identity theft or fraud so that you can start repairing your identity. Go to [ftc.gov](https://www.ftc.gov) and click on the “contact” link for phone numbers and email addresses of FTC departments that can help.

**A Great Resource:
The Identity Theft Resource Center (ITRC)**

The ITRC is a nationally respected nonprofit organization dedicated to the understanding and prevention of identity theft. For more information on the topics listed below, check out idtheftcenter.org.

- Computer safeguarding
- Online safety
- Prevention tips
- ID theft tests
- Victim solutions
- Scams
- Consumer alerts



Several government agencies, most notably the Federal Trade Commission (FTC), are good contacts for reporting cases of identity theft or fraud so that you can start repairing your identity.

A LESSON ON METHODOLOGY

LEARNING HOW YOUR IDENTITY GETS STOLEN

You probably don't realize it, but your personal information exists all over the place because many people need access to it when you do business—your doctor, your accountant, your bank, and Internet retailers. You could be shopping online or just giving out your email address. And the more places your information exists, the more chance there is that it can be compromised.

Now, that's not to say that you can't do business with your doctor or bank, or shop online without putting your finances at risk. There are several ways to do business safely. Read on for the know-how you need.

STUDY GUIDE

1. According to the Better Business Bureau (BBB), the most common way for a thief to steal your identity is to steal your wallet or purse. They get your credit card, driver's license, checkbook and other forms of identification, such as Social Security cards or health insurance cards (which may also contain Social Security numbers).
2. Your bank card number could be stolen when you use the ATM, even if your card is still in your possession. "Skimming" occurs when a thief illegally installs a device into an ATM machine that records your card number without your knowledge. The thief can then use the number to create a duplicate ATM card and clean out your account.

According to the Better Business Bureau:

- In 2005, 9.3 million people were victims of identity theft—that's 4.25 percent of the U.S. population.
- Almost half of the perpetrators of identity theft were friends, family members and in-home employees.
- Stolen wallets, checkbooks and credit cards are thieves' primary sources of personal information.

Source: Better Business Bureau

-
3. Thieves can steal your mail right from your mail box or find papers containing your information from trash bins on your front lawn or from a dumpster at a company where you've done business.
 4. When you do business, your personal records or documents may be stolen by unethical employees of those companies. It's not unheard of for someone to go into the hospital only to have the information in their hospital records stolen and used to commit fraud or theft.
 5. Documents may also be falsified or forged in order to commit mortgage fraud. Client information can easily be compromised when an employee loses a laptop or a hacker invades company computer systems.
 6. Two additional methods used to collect people's personal information are called "phishing" and "pretexting." Victims are deceived or conned into giving their personal information away.

The term "phishing" derives from the word "fishing." It is the act of tricking people into giving away their personal information online—the criminal is "fishing" for information from a user. Phishers send out an e-mail that looks like it comes from a legitimate business, though it is fake. The user is asked to enter his or her account and password information or is directed to a fake website that looks legitimate and is asked for the information there.

"Pretexting" is similar to phishing, only it's done over the phone. For example, people may call you pretending to be from survey firms or credit card companies. If they can get your financial information, they will then call your financial institution posing as you or someone authorized to access your account. They can then get more information about you (such as your Social Security number or other account numbers), and commit other fraud in your name.

Phishing is the act of tricking people into giving away their personal information online.



-
7. One of the worst forms of identity theft is **mortgage fraud**—criminals use a phony deed to claim ownership of your home and sell it to another person. The person who buys it gets a mortgage and walks away with perhaps hundreds of thousands of dollars while you as the homeowner are left out in the cold. And you'd only find out about it when the lender comes to collect the money owed. Unfortunately, the onus is on the victim to prove that he or she actually owns the house and it can be costly.

When YOUR Hard Work Pays...Someone Else: How Thieves Use Your Information

- Your personal information can be used by identity thieves to make a lot of money off of you. For starters, they can change your billing address on your credit card accounts in order to make fraudulent charges—and you wouldn't find out until you realize you haven't received your bills on time.
- Thieves might open up accounts in your name for new credit cards, a new phone, or a new bank account. They might even apply for a loan for a house or a car.
- Illegal or unregistered immigrants may use your Social Security number to get legal documentation for employment in the U.S.
- Your information might be used to file fraudulent tax returns to avoid paying taxes or to file bankruptcy to avoid paying debts criminals have racked up in your name.
- They may create false identifications such as passports or driver's licenses.
- An identity thief may give your name to police if he or she is arrested. When the thief doesn't show up for the court date, the search warrant would have your name on it, allowing the thief to elude authorities.

APPLIED KNOWLEDGE

The number of ways thieves can benefit from your stolen information is staggering, which is why it is so important that you learn to be very careful and very protective of your information. It's crucial to learn when it's safe to reveal that information and whom you can trust. When you're on the web, look for an icon that indicates the site is secure (like Verisign Secured). Or, go to trusted sites like [Quizzle.com](https://www.Quizzle.com) where you can learn everything you need to know about your home and home finances with the same high level of security you get when working with Quicken Loans.

DON'T LET CHEATERS WIN: LECTURE NOTES ON HOW TO AVOID BECOMING A VICTIM

We mentioned earlier that a good majority of identity theft and fraud is PREVENTABLE. There are several things you can and should do to prevent becoming a victim. If you follow these tips, you'll reduce your chances of becoming a victim of identity theft and fraud, perhaps significantly.

1. Monitor Your Credit Report

One of the most important things you can do is to **monitor your credit report regularly** so that you can look for errors and discrepancies, which could indicate that you may have become a casualty of identity theft.

According to CBS News, four out of five credit reports contain errors. More than half of all credit reports contain mistakes such as misspelled names or incorrect birth dates, addresses or Social Security numbers. On top of that, some mistakenly list closed accounts as open; some even list the same loans twice. Much of that incorrect information could be coming from the creditors who are reporting to the three credit reporting bureaus.

By federal law, you are allowed to receive one free copy of your credit report every 12 months. You can get it by going to [Quizzle.com](https://www.quickenloans.com/quizzle), the free online tool from Quicken Loans that helps you manage your home and your money, all in one spot. It's the easiest way to check out your credit report, monitor your standing, and get the personalized advice you need to give your score a boost—all without ever entering your social security number. Oh—and it's free! Just head to [Quizzle.com](https://www.quickenloans.com/quizzle), enter some quick information about yourself, then find your credit report and other useful financial tools

You may also buy a copy of your report from each of the three credit reporting bureaus, [Equifax](https://www.equifax.com), [Experian](https://www.experian.com) and [TransUnion](https://www.transunion.com). Contact information for each bureau is also listed in the Contacts at a Glance section of this guide.

If you do find errors, you will need to correct them. Contact the credit reporting bureau on whose report the error appears as well as the company that is sending the incorrect information to the credit reporting bureau. It may be a simple clerical error, or it may need to be formally disputed. Either way, it's a smart action to take so that it doesn't appear that you are less credit worthy than you really are. You may even end up improving your credit score by doing so.

2. Don't Forget to Opt Out!

Everyone can understand what it's like to receive junk mail in their mailboxes—a multitude of unsolicited envelopes from countless marketing companies. You may just tear it up and toss it in the trash without even opening it, but did you know that even unsolicited mail can contain your personally identifying information on it? Any time you apply for credit, an auto loan or a mortgage, your information could be sold by the three major credit reporting bureaus to any mass marketer willing to pay for it. Once they have your information, you could start receiving numerous offers for credit in the mail.

So when it arrives in your mailbox, don't just tear it up and throw it away. Thieves digging through your trash can just pull it out and easily re-assemble the pieces. It's better to get a shredding machine and thoroughly shred this kind of mail.

One of the best ways to prevent identity theft is to contact the three credit reporting bureaus directly and have your name removed from their lists. You can do this by calling 888-5-OPTOUT (567-8688), as well by visiting them at optoutprescreen.com.

You can either choose to have your name and address removed from future lists for five years, or permanently. If you choose to be removed from future lists permanently, you'll be required to fill out and return a Notice of Election to Opt Out form.

To remove your name from future direct marketing phone and mail lists, you can contact the Direct Marketing Association by writing to:

**Direct Marketing Association:
Mail Preference Service
Direct Marketing Association
P.O. Box 1559
Carmel, NY 10512**

**Telephone Preference Service
Direct Marketing Association
P.O. Box 1559
Carmel, NY 10512**

3. Lock It Up!

Be aware that even if you leave valuables in your home with the doors and windows locked up, they can still be stolen. Believe it or not, the BBB reports that **nearly half of all identity fraud crimes were committed by friends, family members or in-home employees**. So, leaving your checkbook or passport in an unlocked drawer or hidden in a cookie jar is not enough. Someone who has access to your home and is determined to steal your valuables and personal information will probably find it.

Anything that contains sensitive information on it such as credit cards, passwords, Social Security numbers, or any other important documents such as your house deed, etc. should be locked up in a safe or heavy-duty filing cabinet (preferably one that is fire-proof) to which only you have the combination or key.

This goes for valuables you bring to work as well. Too many people leave their wallets or purses sitting right on top of their desks and assume their co-workers would never steal from them. Unfortunately, this is not always the case. Plus, there are maintenance workers, customers and outsiders who visit your office. Don't take the chance—it's not worth the price you'd pay. Leave your valuables and files locked up at work at all times.

4. Safeguard Your Computer

Your computers can be an easy avenue for hackers and criminals to obtain your personal information. But there are several ways you can protect that information by protecting your computer and being careful about what you do online.

FIREWALLS

When you connect your computer to the Internet, you should always use a firewall program. A firewall program is much like a security door for which only certain authorized people have the key or entry code. It filters out unauthorized entries to your computer and keeps track of attempted "break-ins." It's been said that it can take as little as 12 minutes—yes, minutes—before a computer without a firewall gets hacked. Hackers could search your personal files for account numbers or other information that can be used against you. They can also use your computer to launch attacks on other computers for which you could be blamed.

Having your computer connected directly to the Internet and not using a firewall program is just like keeping all your valuables at home and leaving the front door wide open when you live in an extremely high-crime area. It's only a matter of time before someone walks right in and robs you blind. Firewall hardware and software can be found at any computer store.

SPYWARE

Spyware is a program or software that can be installed on your computer without your knowledge or permission. It is designed to spy on your Internet usage habits, gathering information about what you do online and sending that information to a third party. It can deliver spam, cause your computer to display unwanted advertising, change system settings and seriously slow down your computer. To remove spyware, you can download “Spybot Search & Destroy” by going to safer-networking.org/en/download. “Ad-Aware SE*” removes adware, which tracks your buying habits online. Ad-Aware SE is available at lavasoftusa.com.

SPAM

If you have an e-mail address, you know what spam is—you’ve probably received several spam messages already. It’s unsolicited junk e-mail advertising. Your e-mail address can be harvested from marketing distribution lists, web pages, discussion boards, chat rooms and other similar places online.

If you receive spam e-mail, NEVER reply to it—even if you’re trying to remove yourself from their mailing lists. Any reply at all lets spammers know they have a legitimate e-mail address and only encourages them to send more. Whenever you buy anything online, it’s safer to use a “side” e-mail address—one that is not your work or primary personal e-mail account. Free e-mail accounts such as Yahoo! mail or Gmail from Google have spam filters and while they may not eliminate spam altogether, they can help reduce the amount of spam you receive.

5. Doing Business Online

When shopping online, always read the privacy policy of any site you do business with so that you know how your information is being used and protected. Never give out your credit card number or other sensitive personal data without making sure that the site you’re using is encrypted and secure. Look for a lock or key symbol at the bottom of your browser window.

Most Web addresses begin with “http://.” A secure connection will usually use “https://” before the rest of the Web address. If it doesn’t, try adding the “s” yourself, then “enter” to re-load the page. If you get an error message, it probably means the company isn’t taking the necessary measures to protect your information and your money.

When you type in the address of a site you want to do business with, make sure you type it into your browser carefully so as not to misspell the address. Scam artists are notorious for buying Internet addresses that are similar to the site you want to go to, but are, in fact, spelling variations of the actual address. If you end up on the wrong site, what you see might look like the right one, but you’ll be fooled into giving out your personal information to the wrong person.

*Quicken Loans does not endorse either product and makes no promises as to the performance of the software programs.

6. Other Computer Security Measures

If you have a laptop computer, you should never keep personal or sensitive information on it unless absolutely necessary. If you must, then use the password protection feature on sensitive files to keep other people from accessing them in case your laptop gets lost or stolen. Alternatively, you can back up your files on portable USB mass storage devices, or “flash drives.” Flash drives are very small and very portable. They can also hold up to 16GB of memory—a perfect way to back up your files should your computer ever crash or get stolen.

Also, never allow your computer or browser to save your username and password information. Again, if your computer is stolen or someone else has access to it, they can gain access to sites that hold your personal banking or financial information. Type in your username and password each time you log in and log out each time you leave. As an added safety precaution, close your browser window—someone else may be able to just hit the “back” button and gain access to your accounts online.

When you dispose of your computer, be sure to erase the hard drive and make sure that you’re deleting each and every piece of information about yourself. You can even go as far as drilling holes through the hard drive inside your computer to make it unusable.



If you have a laptop computer, you should never keep personal or sensitive information on it unless absolutely necessary.

7. Take All Precautions

You can still take even more precautions to safeguard your sensitive information. For instance, be careful who you give your information to—don't let strangers or new acquaintances know where you live, how much you make or even that you just bought a new big screen TV. You could tip off the wrong person who may be tempted to break into your home. Be careful with people you meet online as well. They may seem charming and trustworthy, but the advantage to meeting people online is anonymity—anyone can fake who they really are to manipulate and deceive people they meet.

When you go to the doctor's office or do business with any company that requires your personal information, ask about their security procedures and be sure you trust who you're dealing with. Even at your workplace, make sure you know your company's security policy and are aware of how your personnel files are being protected.

Be aware that it's not always necessary for places like doctors' offices or hospitals to use your Social Security number. Ask if there's another numbering system they can use to identify you. If you're told that it's their company policy to use your Social Security number, ask to talk to a manager. He or she may be more amenable to fulfilling your request if interested enough in getting your business. To protect your Social Security number even further, ask that only the last four digits of your Social Security number appear on your credit reports. Doing this reduces the number of places it appears which, in turn, reduces the chances of it falling into the wrong hands.

At home, be sure to remove delivered mail from your mailbox promptly to reduce the chances of someone stealing it from you. Any outgoing mail should be deposited in a post office collection box. You wouldn't want someone to get a hold of a check you wrote to the electric company only to find the thief made duplicate checks and forged your signature. If you order new checks, ask to pick them up at the bank instead of having them delivered by mail.

Even better than that, **sign up for an online bill paying service** as well as online banking and online statements for all your accounts. This will reduce or even eliminate the paper mail you receive and decrease your chances of having your identity hijacked. Prevent your accounts—bank, credit cards, phone, etc.—from being compromised by putting passwords on them. That way, no one but you will have access to them and crooks won't be able to pose as you to make changes to your account in their favor.

Finally, be careful what you carry in your wallet. Carry only what's necessary and nothing that isn't—your Social Security card, credit cards you don't use, or identification you don't need. Those should be locked up in your safe.

LESSON LEARNED: WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT

If your sensitive information has already been lost or stolen and you've become a victim of identity theft or fraud, you can take steps to minimize the blow. Don't worry, you can take this exam "Open Book."

COURSE GUIDE TO GETTING YOUR IDENTITY BACK

Step One

As soon as you've realized you've fallen victim to identity theft, **immediately close all the accounts that have been affected or opened fraudulently.** Call the credit card companies you have accounts with to cancel your cards and get replacements. If your identification has been lost or stolen, get replacements of those as well. According to the law, you are only liable for \$50 per card for fraudulent charges that have been made on your credit card accounts. This includes charges and electronic withdrawals made using your ATM card number, as long as you report the loss within two days of finding out you've been victimized.

When you open new accounts, place passwords on them—make sure not to use easily guessed passwords such as your birth date, the last four digits of your Social Security number or your mother's maiden name. Don't forget to sign up for online bill-pay services, online statements and online banking.

As soon as you've realized you've fallen victim to identity theft, immediately close all the accounts that have been affected or opened fraudulently.



Step Two

Next, file a report with your local police. Having a written police report of the crime will give your case a lot more weight when trying to resolve your accounts with creditors. It will act as proof that you were a victim of fraudulent activity and did not incur certain debts.

You should also file a report with the FTC. The more detail you provide to them about the crime, the better able they and other law enforcement officials will be to catch and stop other identity thieves.

As you report your crime and work to resolve your accounts, be sure to document everything about the crime—make copies of all correspondences and take notes of all conversations you have with anyone you speak with in regards to your case—law enforcement, creditors, etc. You will need to give copies of all supporting documents including a copy of your police report in your report to the FTC. The more accurate your records, the faster you'll be able to resolve your case.

File a report with the proper agency or agencies, depending on what type of fraud occurred. For instance, if your Social Security number has been stolen or used fraudulently, file a report with the Social Security Agency. If your mail has been fraudulently tampered with, contact the U.S. Postal Inspection Service and report it to them. If someone has filed for bankruptcy under your name, contact the U.S. Department of Justice. A list of agencies is listed in the Contacts at a Glance section at the end of this guide.



Having a written police report of the crime will give your case a lot more weight when trying to resolve your accounts with creditors.

Step Three

Third, place a fraud alert on your credit report to prevent any further fraudulent activity from being committed in your name. You can place an initial fraud alert on your credit report for 90 days or you can put an extended alert that stays on your report for seven years. Your name will be removed from the marketing lists of the three credit bureaus for five years and any company issuing credit must verify your identity.

You only need to contact one of the three credit reporting bureaus to have a fraud alert placed on your credit report. Once you've placed an alert on one report, the reporting bureau you contacted is required to contact the other two to place alerts on their versions of your credit report. While you're at it, ask that only the last four digits of your Social Security number appear on your report, rather than the entire number. If you haven't opted out from being on the three reporting bureaus' marketing lists that get sold, at least those who buy your information will not see your Social Security number.

After you place a fraud alert on your credit report, you are entitled to receive free copies of your report. Make sure you examine them carefully and look for accounts you didn't open or debts you did not incur.

Any fraudulent debts or accounts should be disputed with the companies through which the accounts were created. Contact the fraud department of those creditors and follow up in writing. You may need to provide copies of supporting documents. Again, document all conversations and keep accurate records. Any letters should be sent by certified mail with a return receipt requested to be sure they receive them. Once you've resolved your case with the creditor company, ask for a letter stating it's been resolved. If you need to dispute what's been reported to the credit bureaus, having proof that the creditor company has resolved your case will help you to do so.

If there are collection agencies or debt agencies calling you and asking you to pay the debts a criminal has incurred in your name, write each of them a letter and ask them to stop contacting you. They are not allowed to harass you, threaten you or otherwise intimidate you. Send your letter by certified mail with a return receipt requested. Debt collection agencies are required by law to stop contacting you, though they may contact you once more just to notify you that they will stop contacting you.

CHEATERS NEVER WIN

Under the *Identity Theft and Assumption Deterrence Act*, identity theft is a federal crime. It happens when someone knowingly uses another person's identity for the purpose of personal financial benefit while deceiving and avoiding law enforcement officials. The Federal Trade Commission (FTC), Federal Bureau of Investigation (FBI), U.S. Postal Inspection Service (USPIS) and the Social Security Administration (SSA) are among the federal law enforcement agencies that investigate violations of the *Identity Theft and Assumption Deterrence Act*. The Contacts at a Glance section of this guide lists the agencies you should contact if you've been a victim of identity theft.

Your personally identifying information is very valuable to both marketers and thieves. At any time, that sensitive information could be, and most likely is, floating around for several people to buy and see. But identity theft, for the most part, can be prevented if you are careful about how you manage your information and whom you trust with it.

If you would like to view the **Quicken Loans Privacy Policy**, please go to quickenloans.com/about/security_privacy.html.

If you would like more information about filing an identity theft report with the FTC, go to consumer.gov/idtheft or call 877-438-3448.

Identity theft, for the most part, can be prevented if you are careful about how you manage your information and whom you trust with it.



NEVER STOP LEARNING: COUNT ON QUICKEN LOANS FOR LIFE

Your Quicken Loans home loan expert is not only here to help you manage your home financing today, but will also help you to achieve your long-term goals. After all, life changes, and your mortgage should change with it.

As a service to our clients, we will keep you informed of industry trends and new home financing options long after your closing. We're always tracking current mortgage rates and we'll alert you if the market ever moves to benefit you in any way.



As an additional benefit, check out [Quizzle.com](https://www.Quizzle.com), a new home and money site from Quicken Loans. Quizzle is the only place that gives you a simple understanding of your home and your money, all in one spot. You'll get a free credit report and score, home value estimation, mortgage recommendations, budget tool and so much more! We'll also hook you up with important tips on how to make the most of your home and money – minus the confusing financial jargon.

Any time you have questions regarding home financing, we encourage you to contact your home loan expert. Quicken Loans will continue to give you the service you deserve for the life of your loan.

A referral is the best compliment. If you had a great experience with Quicken Loans, tell someone you know. We can proudly say that 9 out of 10 clients would refer us to their friends and family. We'd be glad if you would, too.

Quicken Loans

The Easiest Way to Get a Home Loan®

CONTACTS AT A GLANCE

Quicken Loans

quickenloans.com

quizzle.com

Experian

P.O. Box 9532

Allen, TX 75013

experian.com • 888-E-X-P-E-R-I-A-N (397-3742)

TransUnion

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92834-6790

transunion.com • 800-680-7289

Equifax

P.O. Box 740241

Atlanta, GA 30374-0241

equifax.com • 800-525-6285

Federal Trade Commission (FTC)

600 Pennsylvania Avenue, N.W.

Washington, D.C. 20580

consumer.gov/idtheft • 877-438-4338

Social Security Administration (SSA)

SSA Fraud Hotline

P.O. Box 17768

Baltimore, MD 21235

socialsecurity.gov • 800-269-0271

Federal Communications Commission (FCC)

445 12th Street SW

Washington, DC 20554

fcc.gov • 888-CALL-FCC (225-5322)

Federal Bureau of Investigation (FBI)

Contact your local FBI office or go to fbi.gov/whitecollarcrime.htm

U.S. Dept. of Justice

Executive Office for U.S. Trustees
20 Massachusetts Avenue, NW
Suite 8000
Washington, D.C. 20530
usdoj.gov/ust

Internal Revenue Service (IRS)

Contact your local IRS office or call 877-777-4778.
irs.gov/compliance/enforcement/article/0,,id=106778,00.html

**U.S. Postal Inspection Service
Criminal Investigations Service Center**

ATTN: Mail Fraud
222 S. Riverside Plaza, Suite 1250
Chicago, IL 60606-6100
usps.com/postalinspectors

Federal Deposit Insurance Corporation (FDIC)

fdic.gov/consumers/consumer/alerts/theft.html • 877-ASK-FDIC (877-275-3342)

Chex Systems, Inc., Consumer Debit Resource

Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125
chexhelp.com • 800-428-9623

U.S. Dept. of State

Passport Services

Consular Lost/Stolen Passport Section
1111 19th Street, NW, Suite 500
Washington, D.C. 20036
travel.state.gov/passport/lost/us/us_848.html • 202-955-0430

U.S. Secret Service

Contact your local field office or go to ustreas.gov/usss/financial_crimes.shtml

U.S. Dept. of Education

Office of the Inspector General
U.S. Department of Education
400 Maryland Ave. SW
Washington, D.C. 20202-1510
ed.gov

Securities Exchange Commission (SEC)

SEC Complaint Center
100 F Street NE
Washington, D.C. 20549-0213
sec.gov/complaint.shtml • 202-772-9295 (fax)

Federal Reserve

Division of Consumer and Community Affairs
Mail Stop 801
Federal Reserve Board
Washington, D.C. 20551
federalreserve.gov • (202) 452-3693

National Credit Union Administration (NCUA)

Compliance Officer
1775 Duke Street
Alexandria, VA 22314
ncua.gov

Office of the Comptroller of Currency (OCC)

Customer Assistance Group
1301 McKinney Street
Suite 3710
Houston, TX 77010
occ.treas.gov • 800-613-6743

Office of Thrift Supervision

1700 G Street, NW
Washington, D.C. 20552
ots.treas.gov • 202-906-6000