

If you are a victim of identity theft or fraud, use this guide to take immediate action. **Acting quickly can limit your losses and help investigators.**

1 Take Immediate Action

- **Contact your bank or financial institution immediately to report the fraud**
- Freeze or lock affected accounts and cards
- Save all records — transaction history, emails, texts, and screenshots
- Complete a fraud report with the Abilene Police Department
- Change passwords on any compromised accounts

2 Check & Protect Your Credit

Credit Reporting Agencies — Request Your Free Reports

Agency / Resource	Phone Number	Website
Experian	888-397-3742	www.experian.com
TransUnion	800-680-7289	www.transunion.com
Equifax	800-525-6285	www.equifax.com
All 3 Free Reports	—	www.annualcreditreport.com

You are entitled to FREE weekly credit reports from all three bureaus. Regular monitoring is one of the most effective ways to catch new fraudulent activity early.

Credit Freeze vs. Fraud Alert — Know the Difference

	Credit Freeze	Fraud Alert
What it does	Blocks all new credit applications entirely	Flags your file; lenders must verify your identity
How long it lasts	Until you lift it	1 year (extended 7 years for ID theft victims)
Cost	Free	Free
Best for	Preventing new accounts from being opened	Monitoring while still needing occasional credit access
Where to set it	Each bureau separately (Experian, Equifax, TransUnion)	One bureau — they notify the others automatically

3 If Fraud Is Found on Your Credit Report

- **Dispute the fraudulent account with BOTH the lender AND the credit bureau — both are required**
- Request a 7-year extended fraud alert if you have a police report documenting identity theft
- Keep copies of all dispute letters, reports, and correspondence
- Monitor your credit weekly for any new or suspicious activity
- Consider placing a credit freeze at all three bureaus to prevent new accounts from being opened

4 Report Identity Theft to Federal & State Agencies

Type of Fraud	Report To	Phone	Website
Food Stamp / SNAP Fraud	Office of Inspector General (OIG)	800-424-9121	www.oig.usda.gov
Medicare / Medicaid Fraud	Office of Inspector General (OIG)	800-HHS-TIPS	oig.hhs.gov
Child Support Fraud	Texas Attorney General (AG)	800-252-8011	www.texasattorneygeneral.gov
Employment / Wage Fraud	Texas Attorney General (AG)	800-252-8011	www.texasattorneygeneral.gov
Student Loan Fraud	Texas Attorney General (AG)	800-252-8011	www.texasattorneygeneral.gov
Social Security Fraud	Social Security Administration	800-269-0271	oig.ssa.gov
Tax / IRS Fraud	Internal Revenue Service (IRS)	800-829-0433	www.irs.gov/compliance/criminal-investigation
Online Crime / Cyber Fraud	FBI Internet Crime Complaint Ctr.	—	www.ic3.gov
General Identity Theft	Federal Trade Commission (FTC)	877-438-4338	www.identitytheft.gov

Child Support card (smiOne) fraud: The smiOne card is a state-issued debit card used to distribute child support payments. Report misuse to the Texas AG.

LOCAL ABILENE RESOURCES

Agency / Resource	Phone Number	Website
APD Non-Emergency Line	325-673-8331	www.abilenetx.gov/apd
Taylor County DA's Office	325-674-1261	abilenetx.gov
Victim Services (APD)	325-673-8331	Contact APD main line
Texas AG Consumer Help	800-621-0508	www.texasattorneygeneral.gov

ADDITIONAL HELPFUL RESOURCES

Identity Theft Resource Center Free assistance for ID theft victims www.idtheftcenter.org	FTC Identity Theft Portal Create a personal recovery plan www.identitytheft.gov	USA.gov Consumer Resources Federal consumer protection info www.usa.gov/identity-theft
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