



Social Security number theft

Steps to Take Immediately - Follow each step below to help recover from the damage caused by identity theft.

Step 1:

If you have received a notice from the Department of Workforce Services or another government agency regarding the misuse of your child's Social Security number, or if you know that your Social Security number is being misused, do the following:

- Report the crime at [ID Theft Central](#) or to your local police department.
- Make sure you receive a police report with a case number.
- Ask the investigating officer to request a work history report on the misused Social Security number from the Department of Workforce Services. This will help the police investigate the crime.
- If your child is under the age of 17, be sure to enroll the child in the Child Identity Protection program at [ID Theft Central](#)
- Contact the three credit reporting agencies to check whether you or your child has fraudulent accounts on your credit reports.
[Equifax](#) 1-800-525-6285
[Experian](#) 1-888-397-3742
[TransUnion](#) 1-800-680-7289
- Contact any financial institution where a credit account was created and ask them to close the account. You may need to provide the bank your police report and an affidavit.
- Contact the government agency that refused your child benefits and provide them a copy of your police report to prove your child is a victim of identity theft. You also may need to provide the agency with a copy of your child's Birth Certificate and Social Security card in order to prove your child is not the person using the information for employment.

Step 2: Organize Your Case

In order to help law enforcement investigate your case, and to help recover from the damage caused by an identity theft, you should:

- Keep a detailed list of all phone calls you receive or make related to your identity theft incident including name of the person you spoke with, that person's title, phone number, organization name, and what was said during the conversation.

- Make sure you keep a copy of all financial statements, police reports, affidavits, credit reports, collection letters, and all other documents related to your incident.
- Keep all loose documents in a notebook or accordion folder.
- Send all correspondence using certified mail with return receipt requested.
- Keep track of your time and any expenses you incur in the event you are given the opportunity to be reimbursed for your costs through court ordered restitution.
- Use ID Theft Central's [Contact Tracking Sheet](#) to keep track of the people you speak with regarding your identity theft incident.

Step 3: Consent of Release of your Social Security Information

Certain situations may require you to provide proof of your Social Security Number. If you are unable to establish accounts with financial institutions, creditors, insurance agencies, or to obtain medical treatment because of identity theft, you should complete form [SSA-3288](#). Request that your information be released to the organizations that are requesting proof of your Social Security Number. Make sure you provide each organization's name, address, and a contact person.

Step 4: Replacement Social Security Card

You can replace your Social Security card for free if it is lost or stolen. However, you are limited to three replacement cards in a year and 10 during your lifetime.

To get a replacement card:

- Complete a Social Security Application
- Show documents proving U.S. citizenship, and identity.

Take your completed application and documents to your local Social Security office.

www.socialsecurity.gov

Step 5: IRS Records Indicate You Received Wages from an Employer Unknown to You

If you have experienced one of the following, it may indicate that someone is using your Social Security number without your permission for employment purposes:

- You received a letter 4491C from the Internal Revenue Service stating that you were a victim of employment related identity theft.
- You received a notice from the Internal Revenue Service stating that you received wages that you did not earn.
- You received a Form W-2 or 1099 from an employer for whom you did not work.
- You receive your annual "Notice of Earnings" statement from the Social Security Administration and the income showing on the statement is more than you have earned.
- Your Social Security benefits have been adjusted/denied because of wages that you did not earn.

What you should do:

The IRS has a toll-free number to assist identity theft victims. The IRS Identity Protection Specialized Unit will mark affected accounts so that identity theft issues may be resolved more quickly. Victims can call (800) 908-4490 and speak with a customer service rep Monday – Friday, from 8 a.m. – 8 p.m.

You will need to complete IRS [Form 14039](#) and submit it to the IRS if you are an actual or potential victim of identity theft and would like to mark your account to identify questionable activity. Filing [Form 14039](#) may qualify tax payers for heightened security measures. Make sure you check box 2.

Ask for a PIN from the IRS

The IRS issues victims of tax identity theft a six-digit Identity Protection PIN for use in filing returns once cases have been solved. Returns can't be filed without the number, and victims receive a new number every year.

Step 6: Monitor your bank accounts and credit reports regularly

It is important that you check your bank accounts and credit reports regularly to identify illegal activity. Early detection is key to minimizing the damage that mistakes and fraudulent activity can have on your credit.

The [federal FACTA law](#) enables you to receive one free credit report per year from each of the three credit reporting agencies. These are in addition to the free reports you can order after you place a Fraud Alert on your credit file. Order your free credit reports online at www.annualcreditreport.com.

We recommend that you stagger the receipt of your credit reports, ordering one approximately every four months. Order your report from a different agency each time. That way you can review your credit report three times each year. If you see possible fraudulent activity on your credit report, file all of the appropriate reports on this web site.

You Might Also Like

[Consumer Credit Freeze](#)

[What to do if your child is a victim of identity theft](#)

[How to use a Police Report to help recover from identity theft](#)

[How to use an identity theft affidavit to help recover from identity theft](#)