

TAKE ACTION

What to Do If You Become a Victim

Report Scams

Contact the Federal Trade Commission (FTC) at www.ftc.gov or **1-877-FTC-HELP [1-877-382-4357]**.

The FTC gathers evidence, identifies fraud trends, and alerts law enforcement throughout the U.S., Canada, and abroad.

By reporting your experience, you can prevent others from becoming victims and help put an end to fraud.

File a Complaint

File a Consumer Complaint with the Consumer Protection Division of the Attorney General's office online at www.michigan.gov/ag (click the "File a complaint button") or call **1-877-765-8388**.

Please keep these points in mind:

- The Consumer Protection Act (MCL 445.902(1)(g)), **does not apply** to situations in which a business is providing goods, property, or service to another business
- The Michigan Supreme Court has held that the Consumer Protection Act **does not apply** to licensed entities that are regulated by more specific provisions of Michigan Law.
- For business complaints, contact the Better Business Bureau in your area or file a complaint online at <http://www.bbb.org/us/>.



Report Identity Theft

1. Contact **one** of the big three (3) credit reporting agencies online at www.annualcreditreport.com or by phone as listed below, (the company you report to is required to contact the other two companies) and

- ✓ Inform them that you are a victim & want to review your reports;
- ✓ Request that a fraud alert be placed on your file; and
- ✓ Include a statement requesting that you be contacted before any account change or new account is opened

Equifax: **1-800-525-6285**

Experian: **1-888-397-3742**

TransUnion: **1-800-680-7289**

2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
3. File a police report.
4. File a complaint with the Federal Trade Commission.
5. Inform the Social Security Administration.
6. Keep written records of all your activities, and send all correspondence certified mail, return receipt requested, so you can document if and when the correspondence was received.
7. Request your free credit report quarterly at www.annualcreditreport.com and monitor for any unauthorized activity.