

ID Theft Victims

If you become a victim of ID Theft, take the following steps:

Step 1: Contact the BSA/Fraud Department immediately so your account(s) can be flagged with a warning and an addenda placed that you are a victim of ID Theft.

Step 2: Place a fraud alert with the 3 Credit Bureaus by contacting **one** of the following bureaus using the information below. These bureaus are required to share fraud information with one another to ensure everyone is protected equally.

- **Experian.com/help**
888-EXPERIAN (888-397-3742)
- **TransUnion.com/credit-help**
888-909-8872
- **Equifax.com/personal/credit-report-services**
800-685-1111

Step 3: Request a free credit report from Experian, TransUnion, and TransUnion by going to **annualcreditreport.com** or call 877-322-8228.

Step 4: Review your credit report for any unknown credit cards, loans, etc. that may have been taken out in your name. If any items are identified as fraud, you'll need to contact those specific companies to make them aware that you are a victim of ID Theft.

Step 5: In 6 months, request another credit report be sent for review of any additional unknown debt.

Step 6: Request a free FACTA report from <https://www.chexsystems.com> and review for any deposit accounts that may have been opened without your knowledge.

In addition, the IRS is offering a six-digit **Identity Protection Pin** (IP PIN) to help protect your identity when filing your federal tax return and prevents someone else from filing a tax return using your Social Security Number. The IP PIN is known only to the taxpayer and the IRS.

To obtain an Identity Protection Pin, visit <https://www.irs.gov/identity-theft-fraud-scams/get-an-identity-protection-pin>

Refer to the How to get an IP PIN section.

How to get an IP PIN

If you're a confirmed identity theft victim, we will mail you an IP PIN on a CP01A Notice if your case is resolved prior to the start of the next filing season.

If you're volunteering for the IP PIN Opt-In Program you should use the online Get an IP PIN tool. If you don't already have an account on IRS.gov, you must register to validate your identity. Before you register, read about the [secure access](#) identity authentication process. Note:

- An IP PIN is valid for one calendar year.
- You must obtain a new IP PIN each year.
- The IP PIN tool is generally unavailable mid-November through mid-January each year.

[Get an IP PIN](#)

The U.S. Department of Labor launched a new website www.dol.gov/fraud for people to understand unemployment insurance identity theft, and how and where to report stolen benefits if they are victims.

States have experienced a surge in fraudulent unemployment claims filed by organized crime rings using stolen identities that were accessed or purchased from past data breaches, the majority of which occurred in previous years and involved larger criminal efforts unrelated to unemployment. Criminals are using these stolen identities to fraudulently collect benefits across multiple states.

For information and reporting other types of unemployment fraud, including claimant fraud or employer fraud, visit our [Report Unemployment Fraud](#) page.

In addition, NYS DOL is using ID.me's secure online technology to verify the identity of some unemployment insurance (UI) and Pandemic Unemployment Assistance (PUA) applicants. This new tool allows New Yorkers to safely and efficiently submit their identity documentation if required due to federal guidelines and/or suspected fraud.

This process replaces the previous method for submitting documents, unless an applicant meets the special instructions for non-citizens. If selected for ID.me verification, applicants will receive an email and/or text message to the email address and/or phone number submitted with their application for unemployment benefits. Even if an applicant has already submitted identification documents through the previous method, they should still follow the directions to submit these documents again via ID.me. This new process will expedite the time it takes to get eligible benefits.

All ID.me emails will come from the email address NYSDOL@info.labor.ny.gov, and text messages will come from 468-311.

ID.me is a trusted, secure service used by various federal and state government agencies.