

# How to Protect your Deceased Loved One from Identity Theft

It can be very painful to discover that a deceased relative or loved one has had their identity stolen after death. Fortunately, there are steps you can take to minimize the risk. Here are some things you should know:

## How do criminals target the deceased?

The deceased may be vulnerable to ID Theft for many reasons but especially because the information about their death may be readily available to the public in the form of death notices and obituaries in the newspaper. Identity thieves may use this information to dig deeper for the deceased's personal data by getting more information from the death certificate and/or the Social Security Death Index File.

## Steps to take - usually by the surviving spouse or the executor of the deceased's estate:

1. Obtain original copies of the official death certificate. It is a good idea to obtain several copies.
  2. Provide information on the death to the three national credit reporting agencies.
    - As soon as possible, send a letter (certified with return request) to each of the three national credit reporting agencies (listed below).
    - Request that a "Deceased Alert" be placed on the deceased's credit report.
    - Request a copy of the deceased's credit report to determine what credit accounts are reported as still open. The credit report should also list the addresses of the creditors. In the request for the credit report, include the following information regarding the deceased:
      - Name
      - Date of Birth
      - Last Address
      - Social Security Number
      - Date of Death
    - Request that the following statement be added to the credit report "Deceased - Do not issue credit. If an application is made for credit, please call the following immediately for verification \_\_\_\_\_." Then list the phone number of either the surviving spouse or the executor.
    - You should also include
      - A statement describing your relationship to the deceased and in the case of an executor, you should provide a copy of the papers appointing you.
      - A copy of your driver's license or state identification card
      - A utility bill (phone, light, gas) that shows your current address
    - Addresses of the three national credit reporting agencies:

→ Equifax	→ Experian	→ Trans Union
Office of Consumer Affairs	P O Box 9701	P O Box 6790
P O Box 105169	Allen, TX 75013	Fullerton, CA 92834
Atlanta, GA 30348	1-888-397-3742	1-800-888-4213
1-800-685-1111		
3. As soon as possible, notify by telephone and in writing the deceased's credit card companies, banks, loan and lien holders, mortgage companies, and stock brokers.

As the representative of the deceased, you will give information on how the estate will take care of outstanding debts, and which accounts will be transferred to the survivor or the executor, and which will be closed. If accounts are closed, request the following statement be added to the official record of the account: "Account closed. Holder is deceased."