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ATTORNEY GENERAL



CONSUMER PROTECTION DIVISION

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Department of Justice

Protecting the Deceased From Identity Theft!

Just when you thought it couldn't hurt anymore, it begins. You get a credit card bill in the mail, or a debt collector calls asking for a loved one who has passed away. Neither you nor your loved one has ever done business with this company. Could it be a clerical error, or something much worse? Identity thieves get their information from obituaries, death certificates, and web sites that offer Social Security Death Index information. Sometimes, even family members can be involved in this crime.

Even after death, your credit and financial files live on and will remain open for another 10 years unless you notify the creditors and credit repositories otherwise. "Criminals have known for years that assuming the identity of a deceased person buys them some time," said Diane Terry, director of the Fraud Victim Assistance Department at TransUnion, one of the three major credit repositories. Prompt action on your part will save you needless worry, time and the additional grief that is involved in untangling bank records and resolving the credit issues of your deceased loved ones.

Relatives can reduce the risk of identity theft of the deceased by taking these simple steps:

- Reduce the amount of personal identifying information you place in the obituary, especially details like addresses, month and day of birth (use only the year) and middle names (use an initial if needed).
- Consider whether you will need to file a hold or forwarding order for mail with the U.S. Postal Service, as it will continue to deliver mail addressed to a deceased person until notified of a change in delivery preference. If you would like the deceased's mail to be forwarded to a different address, such as that of an appointed executor or administrator, simply file the request at your local Post Office.
- Call the Social Security Administration at 800-772-1213 as soon as possible so the Social Security number of the deceased can be listed as 'inactive'.
- Close ALL credit, financial and insurance accounts. Ask creditors, financial institutions, and insurers to note on the account that the holder is deceased (along with the date of death) as soon as possible. Be sure to remove a deceased spouse from ALL joint accounts. Keep a log of the businesses, account numbers and people you have contacted.

- Send the Department of Transportation a copy of the death certificate, requesting that the driver's license or state identification card be flagged as 'deceased' to prevent duplicates from being issued. Preferably, send the notice by certified mail with a return receipt requested.

Department of Transportation
Office of Driver Services
P.O. Box 9204
Des Moines, IA 50306

- Send the Passport (if applicable) along with a copy of the death certificate to the U.S. Department of State requesting the file be flagged as 'deceased'.

U.S. Department of State
Passport Services
Office of Law Enforcement Liaison
1111 - 19th Street, N.W.
Washington, D.C. 20522

- Send the three major credit repositories (Equifax, Experian and TransUnion) a copy of the death certificate requesting a 'deceased alert' (noting the date of death) as soon as possible. Preferably, send the notice by certified mail with a return receipt requested.

Equifax
P.O. Box 105069
Atlanta, GA 30348

Experian
P.O. Box 9530
Allen, TX 75013

TransUnion
P.O. Box 6790
Fullerton, CA 92634

- Obtain a FREE annual credit report from each of the three major credit repositories by calling 877-322-8228. Review each report carefully for unfamiliar credit card accounts or other suspicious activity, such as incorrect addresses or indications of delinquent payments.
- Remove the name, address and phone number of the deceased from marketing lists. The Direct Marketing Association (the nation's largest marketing group) has established a Deceased Do-Not-Contact List for the sole purpose of removing deceased individuals from commercial marketing lists. Go online to register for this service at <http://preference.the-dma.org/cgi/ddnc.php>

For more information: go to www.iowaAttorneyGeneral.gov, call 888-777-4590 (toll-free) or 281-5926 in Des Moines, or write to the Attorney General's Consumer Protection Division, 1305 East Walnut, 2nd Floor, Des Moines, Iowa 50319.

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