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By: Georgia Department Department of Law's Consumer Protection Unit



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Answers to actual problems and questions from Georgia consumers.

□ Brought to you by the Georgia Department of Law's Consumer Protection Unit

Dear Consumer Ed: □

My husband passed away. What steps can I take to prevent someone from accessing his information and committing identity theft? □

A: There are several things you can do to protect your late husband's identity from theft. First, report the death to the Social Security Administration by calling 800-772-1213. Second, contact the IRS (www.irs.gov) and send them a copy of the death certificate. Third, contact the Department of Driver Services at 678-413-8600 or www.dds.ga.gov to cancel your husband's driver's license; this will prevent duplicates from being issued to fraudsters. Finally, avoid putting too much information in your husband's obituary; thieves often target them to glean personal information for just the purposes you fear. For example, do not include his birth date.

You can also request that the three major credit reporting agencies place a "deceased alert" on your husband's credit report. Make sure you send this request via certified mail with "return receipt requested." Send copies of the death certificate to each of the three major credit-reporting agencies — Equifax, Experian and TransUnion — asking them to place a "deceased alert" on his credit report. Each of these agencies has specific requirements to place the alert on the files, so you will need to contact all of them:

- Equifax - 800-525-6285 - equifax.com
- Experian - 888-397-3742 - experian.com
- TransUnion - 800-680-7289 - transunion.com

After placing the alerts on your husband's credit files, you will want to obtain copies of your husband's credit reports. Federal law entitles you to one free copy of your credit reports each year from each of the three credit reporting agencies. You can request them through a single central source at www.annualcreditreport.com or by calling 877-322-8228. In addition, as a Georgia resident, you are entitled to receive two additional copies of each credit report per year at no charge. To receive these additional copies, you must contact the credit reporting agencies directly.

If you suspect someone is using your husband's identity after viewing the credit reports (e.g.,

you're seeing accounts you know he didn't open, or are receiving bills or collection notices from that account, etc.), you should notify the police in your jurisdiction. Make sure you have copies of records and/or correspondence relating to the fraudulent accounts or transactions—identity theft is easier to pursue when your suspicions are backed with concrete evidence.

If you have evidence that someone is using your husband's identity to engage in fraudulent activity, make sure that you respond, in writing, to any creditor, collection agency, credit issuer, or utility company who contacts you about any suspect transactions, notifying them of your husband's death (along with the date of his passing). When you do so, include a copy of his death certificate. Request an immediate investigation into these transactions, and ask that you be contacted with the results of the investigation; when you receive a report that confirms the suspect activity, insist on letters of clearance, which you should keep with the other estate papers. Finally, if you're closing an individual account, make sure the financial institution where the account was held lists "Closed: Account Holder Is Deceased" as the reason. For joint accounts, simply remove the deceased's name. For more information on what you can do to prevent identity theft, please visit www.consumer.ga.gov/consumer-topics/identity-theft-what-to-do-if-it-happens-to-you

You may also want to read [Consumer Action's Digital Estate Planning Guide](#), which explains how survivors may access their loved one's digital accounts: www.consumer-action.org/downloads/english/Digital_Estate_Planning_Guide.pdf

Got a question for Consumer Ed? Go to ConsumerEd.com to submit your question and read additional consumer tips. Remember...we do not give legal advice. Always consult a lawyer about legal issues.