

Preventing ID Theft After Your Loved One Dies



It is both shocking and sad to know that crooks spend a lot of time checking information on deceased individuals, so they can file fraudulent tax returns, apply for refunds, obtain loans and credit cards, etc. with the deceased's identities.

Help put an end to this costly fraudulent activity by doing the following immediately after your loved one dies:

- Send copies of death certificates to the three main credit reporting bureaus. Request a "deceased alert" be put on the credit report.
- Advise the Social Security Administration at 800-772-1213 and the IRS at 800-829-1040 and notify the DMV.
- When you are writing the obituary, do not include the deceased's birth date, place of birth, last address or job.
- Send copies of death certificates to banks, insurers and other financial institutions and ask that they close the account or change the joint ownership status.
- A month after your loved one dies, it is a good idea to check his/her credit report at annualcreditreport.com for any suspicious activity.