



Identity Theft and the Deceased

Identity theft can victimize the dead.

Identity thieves can strike even after death. An identity thief's use of a deceased person's Social Security number may create problems for family members. This type of identity theft also victimizes merchants, banks, and other businesses that provide goods and services to the thief.

What happens to your Social Security number after you die? The Social Security Administration (SSA) maintains a national file of reported deaths for the purpose of paying appropriate benefits. The file contains the following information: Social Security number, name, date of birth, date of death, state of last known residence, and zip code of last lump sum payment.

The SSA generally receives reports of death from a family member or a funeral home. Sometimes delays in reporting can provide time for identity thieves to collect enough personal information to open credit accounts or take other fraudulent actions using the deceased's information. To prevent this from happening, a surviving spouse or other authorized individual, such as an executor, can notify the credit bureaus. This will ensure that the deceased's files are flagged with a "deceased" notation.

Signs of possible identity theft include calls from a creditor or collection agency on an account opened or used in the deceased's name after death. If you discover such signs, contact the affected creditor or collection agency in writing, explaining that the account was opened or used fraudulently. See sample letter attached.

Notifying the Social Security Administration

In most cases, a funeral director will report the person's death to SSA. To ensure the death is reported promptly, a family member can make a report directly to an SSA representative by calling SSA toll-free, 1-800-772-1213 (TTY 1-800-325-0778), between the hours of 7:00 a.m. and 7:00 p.m. Monday through Friday. For more information, visit SSA online at www.ssa.gov/ww&os1.htm.

Notifying the credit bureaus

To flag the credit files of a person who is deceased, the surviving spouse or executor needs to notify the three national credit bureaus in writing. The surviving spouse or executor must include the following specific information along with the alert request: 1) a copy of death certificate, and 2) proof of executorship or marriage. Then mail the notification documents to the credit bureaus at the addresses below.



Experian National Consumer Assistance Center
P.O. Box 9701
Allen, Texas 75013

TransUnion
1561 E. Orangethorpe Avenue
Fullerton, CA 92831

Equifax
P.O. Box 105518
Atlanta, Georgia 30348-5518

For your convenience, we've developed the following sample letters for your use. One of the letters may be used to notify the credit bureaus. The other may be used to inform a creditor or collection agency of suspected identity theft involving a deceased person's information.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California. If you want advice on a particular case, you should consult an attorney or other expert. The fact sheet may be copied, if (1) the meaning of the copied text is not changed or misrepresented, (2) credit is given to the California Office of Privacy, and (3) all copies are distributed free of charge.



Sample Letter to Credit Bureaus Notifying of Death

[Date]

Dear [name of credit bureau]:

I am writing to request that a formal death notice be placed on the credit file of:

Deceased's full name (with middle initial if used):

Most recent address:

Social Security number:

Birthdate:

Enclosed please find one copy of decedant's death certificate. Also enclosed is a copy of a document attesting to my authority as decedant's executor/surviving spouse.

If you have any questions, you may contact me by telephone at [phone number] or by email at [email address].

Thank you.

Yours truly,

[Your name and address]

Sample Letter to Creditor or Collection Agency



on Account Opened/Accessed in Deceased's Name

[Date]

Dear [name of company]:

I am writing to notify you of an account that, I understand, was opened/accessed fraudulently in the name of [deceased's name], who died on [date of death]. As the [executor/surviving spouse], I request that you close that account without attempting further collection from me and that you place a formal death notice on the account.

Account number:

Deceased's full name (with middle initial if used):

Most recent address:

Enclosed please find a copy of decedant's death certificate. Also enclosed is a document attesting to my authority as the decedant's [executor/surviving spouse].

If you have any questions, you may contact me by telephone, at [phone number] or by email at [email address].

Thank you.

Yours truly,

[Your name and address]